

HOW THEY LIVE

JUNIOR LEAGUE OF WILLIAMSPORT, INC.


WILLIAMSPORT, PENNSYLVANIA

HOW THEY LIVE

A STUDY OF SOCIAL, ECONOMIC
AND LIVING CONDITIONS, PAST
AND PRESENT, IN WILLIAMSPORT,
PENNSYLVANIA, IN RELATION TO
A HOUSING PROGRAM



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BY THE
JUNIOR LEAGUE OF WILLIAMSPORT, INC.



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Foreword

FOR several years it has been apparent that housing facilities in Williamsport for families in the low income brackets have become increasingly inadequate. During 1937, more and more families applied to the Social Service Bureau because of difficulties in securing houses at a rent which they could afford to pay.

In January, 1938, at the suggestion of the Board of the Social Service Bureau of Williamsport and upon the invitation of its general secretary, the executives of the major agencies, both private and governmental, were called in conference and asked to express opinions based on observations made from actual experience in dealing with the problem as it revealed itself through contacts with families under the care of the agencies. It was the consensus of opinion that the need existed for better housing facilities, but that further studies of a research nature should be made in order to prove this need. Pressure of work, inadequate staffs, and the nature of the study made it imperative that an organization with a sufficiently large membership of competent persons be asked to undertake the study and work in close co-operation with the Social Service Bureau. The Junior League of Williamsport was suggested and accepted this undertaking, with provisions that a thoroughly experienced and qualified director be furnished and a sponsoring committee be appointed. The Assistant Supervisor of Employment, District No. 8 of the Works Progress Administration, a member of the group, was asked to render this service and assume the responsibility of Directing Head of the survey.

The Williamsport Junior League research studies to determine the need for more adequate housing facilities were definitely planned along entirely different lines from other surveys designed for housing purposes only. Throughout, it has been the hope that the completed report would be a helpful and constructive contribution to the general community problems of social and economic reorganization as well as a record of the evidence of need for readjustment in housing plans and policies. An enumeration of houses and lots and their present physical conditions in the city of Williamsport is not the fundamental purpose of this survey. These studies are, by their very nature, broad, comprehensive and exhaustive, and all available sources of information have been consulted and the findings condensed into as brief and comprehensive a report

as can be made. These findings are now presented in printed form with the hope that they will accomplish the two-fold purpose of this survey:

First, to present in recorded form a clear picture of the social and economic forces active in the community which have affected, and are affecting, family life destructively or constructively, and

Secondly, to give a picture of actual housing situations in the city of Williamsport from which a basis is provided for further plans leading to a definite housing program or project to meet the needs of the low income group.

Sincere appreciation is expressed by the Social Service Bureau to the Junior League for the part it has played, not only in undertaking and completing this survey, but also in assuming the full financial responsibility for its production and publication. The Bureau's indebtedness and gratitude are also acknowledged to all agencies, organizations, business firms, groups and individuals who so generously and so freely gave of their time and experience.

It is to be hoped that this study will find very practical use in adjusting present, local, housing conditions and that it will prove sufficiently comprehensive for reference and guidance at future times when other programs are being planned for the social and economic advancement of Williamsport.

SOCIAL SERVICE BUREAU.

Part I

SOCIAL AND ECONOMIC HISTORY

SECTION 1

SOCIAL HISTORY OF WILLIAMSPORT

The social history of Williamsport is typical of that of a one-industry town. From a small and slow beginning it grew and flourished with its lumbering industry. From almost primitive ways of life it achieved, in proportion to the growth of its industry, culture, education and wealth. It boasted a brilliant society and it educated its sons and daughters to a gracious way of living which was compatible with the fortunes which its industry produced. Inevitably it lost its position as the "Lumber City" of the world. From natural causes its mainstay disintegrated and now, though its old culture and education remain, new forces are at work to restore its business and wealth.

In 1795 the extensive territory in the West Branch Valley was incorporated into Lycoming County. Its 1386 taxable citizens were of German, Scotch and English descent and engaged, in the most part, in farming the fertile valley. They were a conservative, religious, hard-working group of people, and those qualities are still to be found in their descendants in the present community.

After considerable controversy, William Hepburn and Michael Ross persuaded the state authorities to place the county seat on land owned by them, and the site was named Williamsport. The original town, which consisted of one log building known as Russell's Tavern and a few scattered farms, was mapped out to include the territory now embraced by North Street, Academy and Hepburn Streets on the east and west, and the river. In 1806 it was incorporated as a borough and had 60 taxable citizens out of a total of 280 inhabitants. In 1860 the population had grown to 5,664 and six years later, with only a slight increase, it was made a city.

That the times were hard and the lives of these settlers simple is shown by the fact that while the first brick house was built in 1799, it was not until 1810 that another was erected, and even in 1830 there were only ten brick structures in the community. Originally, of course, all the buildings were rough ones of unhewn logs. However, since lumber could be found in such plenty, it soon seemed simple enough to construct regular frame dwellings, and in 1792 a saw-mill was erected on Lycoming Creek. This mill was the only one in the district but it was sufficient for the purposes of the town for many years. The first mill in the city proper was operating in 1838 but it was not until 1849 that the boom was built and the great lumbering business began. The boom and a steam mill, erected in 1852, gave the industry the impetus which started it on its upward way. By 1895 there were twenty-five mills in operation, giving employment to over 2,000 men right in the city, and millions of acres of forest land in the surrounding country were being denuded of their growth to feed these mills.

Large fortunes were being piled up almost over night. There are many stories about the lumber men who arrived, fresh from the lumber camps of the north and west, with scarcely a penny in their pockets and who remained to

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become the wealthy leading citizens of the town. They were progressive men. They built schools and theaters. They surrounded their families with every possible means of comfort and sheltered them in large and imposing houses. They were not indifferent to the scientific progress of the day and they installed the second telephone exchange in the state (with 25 subscribers) as well as one of the first electric light plants after Thomas Edison had invented the incandescent bulb.

The industry in which nearly everyone was concerned must have imbued the early citizens with a love of the outdoors. They were a particularly hardy group of people and their social life centered around cabins and expeditions into the country. The natural surroundings of the city are even now especially inviting to hunters and fishermen.

The cultural life of the community expanded as the business grew. There was an opera house. There were many private schools. There was a very definite social season and private entertaining was done on a lavish scale. The records to be found in the various newspapers of the '70s and '80s show that the larger part of the community was interested mainly in lumbering affairs and in the doings of the social circles. A great deal of space was given to long and detailed descriptions of balls and receptions, the gowns that were worn by the social leaders, and even the menus of dinners. These same social leaders, however, were not lacking in social consciousness in the larger sense. Much charitable work was carried on, and during this period of affluence the welfare agencies which are still in operation in the community were organized. An interest in the general well-being of the laboring men in the lumber mills was widely prevalent. One mill owner in particular established a precedent which is followed even in the present time when, upon discovering that the families of his workmen were unable to profit by the Saturday marketing which was the custom because pay checks were not distributed until Saturday night, he began paying his employees on Friday instead. At the time he was censured for "spoiling labor and pampering the workers" but eventually his example was followed by all the others.

After the disastrous flood of 1889 and the destruction of the boom, the big lumber interests disintegrated. However, previous to that time several other industries, natural subsidiaries to the chief one, had been established in the city. Furniture was being made, machine shops were producing the necessary equipment for sawmills both locally and in other sections, and these concerns continued to operate for many years. During the generally prosperous period of the 1920's, new industries sprang up and were fairly successful. A new era of well-being was evident and for a few years the former social life of the town revived. After 1929, however, there was the lowering of scales of living which was common to most parts of the country.

The strong cultural, conservative and religious background of the community has left its imprint in the present time, and the makings of another industrially successful center are here though they may be slumbering.

SECTION 2

HISTORY OF LEADING CHARITABLE AND
WELFARE INSTITUTIONS

WILLIAMSPORT HOSPITAL

Williamsport's first hospital was located at the corner of Elmira and Edwin Streets in a three-story building purchased for the purpose in 1878. In 1885 a larger building was secured and in 1889, after the flood of June 1 proved these accommodations inadequate, the present site was purchased and a building erected. Since that time several additions have been made possible by the generosity of various Williamsport citizens. A nurse's home was opened in 1900, a children's ward in 1907 and the Amanda Howard building in 1911. By 1925 even these buildings were insufficient and a modern, seven-story structure was built to house rooms for private patients, nurseries, operating and delivery rooms, offices and solariums. This building has a capacity of 231 beds and 44 bassinets.

The problem of financing the hospital is met through appropriations from the state, the county, the Community Chest and also from gifts and bequests of many people in the city and in nearby communities. At present the state appropriation, which is received bi-ennially, is \$85,000. The Community Chest provides for \$13,812.50 and the county subscribes \$12,500.

Sixty-five per cent of the care given annually by the hospital is free. Clinics available, free of charge if necessary, are the weekly venereal clinic, supported by the state department, and the weekly pre-natal clinic which was organized by and is partly financed by the Junior League of Williamsport, Inc., and the maternal health clinic.

SALVATION ARMY

The Salvation Army organized its first group in Williamsport in 1884 with headquarters on the third floor of a building on East Third Street. Later it moved to a location in Market Square, and again, in 1926, to the former German Evangelical Church building on the corner of Market and North Streets. The work of this organization consists of the caring for transients, for homeless and destitute persons, for alcoholics and other wayward cases and also for the distribution of clothing and household necessities in emergencies.

The budget, which is \$9,995 including a \$2,000 item for repairs to the Citadel after the 1936 flood, is met by popular subscription, a small part of the Community Chest fund and offerings taken at meetings on the street and in the citadel.

FLORENCE CRITTENDEN HOME

The Williamsport unit of the Florence Crittenden Mission was organized in 1895 and housed in a building on Jefferson Street. In 1896 it was moved to 1432 West Fourth Street, and six years later the present home on Campbell Street was purchased at a cost of \$3,800. In 1899 a yearly appropriation of \$500 was made available by the state but this amount has subsequently been reduced to \$350. An additional sum of \$2,500 is now given annually by the Community Chest. The present home is equipped to care for twenty unmar-

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ried mothers and their children. It provides care for the mother at the time of confinement and endeavors to find homes for both mother and child afterwards.

YOUNG WOMEN'S CHRISTIAN ASSOCIATION

Organization of the Y. W. C. A. was effected Jan. 17, 1893. A residence on West Third Street served as its original home. In 1913, \$50,000 was raised by popular subscription, and a large building, formerly used as a hotel, was acquired. Again in 1927 a drive for funds was conducted and a modern building was erected on West Fourth Street west of Campbell at a cost of \$450,000. This structure houses all association activities. Ninety-five bedrooms are available for a nominal fee, the dining room is open to the public and the gymnasium, swimming pool and various activities are available to all members. The Community Chest appropriates \$9,000 to the association proper and an additional \$3,100 to its Girl Reserve Department. Other revenue is obtained from rentals, the dining room and from the membership fees of its 1,643 members.

YOUNG MEN'S CHRISTIAN ASSOCIATION

The Y. M. C. A. was organized in Williamsport in 1866 and obtained its charter in 1868.

A canvass for building funds was launched in 1885 in connection with the Christian Workers Conference conducted by Dwight L. Moody.

A property was subsequently purchased at 211 West Fourth Street. The building started in 1887 was opened in 1888. It contained social rooms, reading rooms, a kitchen, store rooms and a gymnasium. In 1902 the gymnasium was enlarged and an auditorium added.

That building was sold November, 1920, and the present site at the southeast corner of West Fourth and Elmira Streets purchased.

The new building was completed in September, 1923.

The association has a membership of over 2,000 men and boys.

It is partly financed by means of an annual appropriation of \$9,000 from the Community Chest.

THE LYCOMING COUNTY CHILDREN'S AID SOCIETY

The original Lycoming County Children's Aid Society, which functioned as a local organization from 1909 until the time of the World War, served as a nucleus to form the Board of Directors of the county agency. They organized a branch of the Children's Aid Society of Pennsylvania and opened an office in Williamsport in March, 1922, with a county secretary, a stenographer, and a car.

Early in 1925 an assistant was added to the staff. In September, 1927, a visitor in training was employed. The Social Welfare League of Williamsport was active in stimulating the organization.

The society was financed from 1922-24 both by money raised in Lycoming County and by a contribution from the main office. This contribution is now greatly reduced. Sixty per cent of the funds of the society now comes from the County Commissioners, and is purely a per capita grant for board, clothing

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and medical care. The other forty per cent comes from the Community Chest, parents, relatives and friends.

As of September, 1938, an executive secretary, four workers and two clerical workers comprise the staff. There are 149 children under care. This is a child-placing agency, making placements in foster homes and for adoption. The agency furnishes medical care. Through the Child Study Department of the main office, the services of psychologists and psychiatrists are available. This agency also furnishes an Infant Adoption Service.

LYCOMING COUNTY TUBERCULOSIS SOCIETY

The organization was started in 1910 when, through the annual seal sale, \$60 was accumulated. Dr. Horace G. McCormick organized the society to take care of this money. After the war, this organization affiliated with the Red Cross, and they combined efforts under the name of the Lycoming County Health Council. In 1924 these two separated again, and the Tuberculosis Society became an independent organization.

Their first step was to organize "open-air" schools. When this work was taken over by the School Board, the society turned its attention to establishing, at Buttonwood, a summer camp for under-privileged children. In 1925 the Kiwanis Society built the camp which is now used.

The society has had a paid worker for twenty years and employs two nurses.

The scope of the society now covers field work in the city and county; the annual T. B. clinics held once a year in each school; follow-up work on camp children and choosing children for the camp.

The society, a branch of the State Tuberculosis Society, is financed by the County Commissioners and proceeds of the annual seal sale.

THE SOCIAL SERVICE BUREAU

In April, 1915, the Social Service Bureau, then known as the Charitable Organization Society, was organized under the auspices of the Board of Trade. Dr. J. K. Rishel was the first president, and a trained social worker the executive. The Bureau was organized because it was felt there was need in the community for an agency to act as a center of inter-communication and to promote co-operation between the then existing charitable organizations, and individuals; also to help and rehabilitate families. Another function was the maintenance of a registration bureau to prevent duplication among the agencies.

Like many private family agencies, the Social Service Bureau has to its credit a share in the establishment of other agencies in the community. Through its work the Bureau saw the need for visiting nurses, a mental clinic, and a child-placing agency. Until May, 1937, it carried on the work of the Registration Bureau, or the Confidential Exchange. Then it was felt that in keeping with present-day standards, this part of the work should be maintained independent of any one agency.

Since the agency was established, its interest has centered in the family life of the community. Previous to the depression its emphasis was economic, but since the difficult times necessitated expenditure of large sums of public funds for the maintenance of families, the emphasis of the agency has shifted somewhat. Today the function of the work is the treatment of family difficulties

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of one sort or another, and the small funds available are used for relief in connection with case work.

Since its organization, the agency has been a member of the Family Welfare Association of America. It is governed by a board of 18 directors, and is financed by the Community Chest and income from the Rosetta Ulman Trust Fund.

THE CONFIDENTIAL EXCHANGE

The Confidential Exchange was established in the Social Service Bureau in 1915, as a clearance for agencies of the city. It was operated by this society until 1937, when it was set up as a separate agency.

At that time a committee of representatives from the agencies registering with the Exchange was formed to be the foundation committee for the new agency—The Confidential Exchange. This committee formed the Board of Directors which has been augmented by representatives of other agencies as they became members of the Exchange.

The Confidential Exchange is county-wide and is financed by the co-operating agencies on the basis of a yearly pro rata share of their participation.

The purpose of the organization is to clear registrations of all welfare, relief and health agencies, in order to save time and effort on the part of these agencies in the investigation of their cases, as it is an index to the records of the same cases in other agencies. The ultimate purpose is to stimulate and foster co-operation between agencies.

The organization is registered with the Children's Bureau of the Department of Labor in Washington, D. C., and reports statistics monthly to them.

The clearances for 1937-38 were approximately 14,000. The number of agencies co-operating is 13. Outside of this, thirteen state and federal institutions clear through this agency.

WILLIAMSPORT CHAPTER OF THE AMERICAN RED CROSS

In March, 1917, it was decided to merge all the Pennsylvania Units for Preparedness into the American Red Cross, and the Williamsport Chapter was officially opened on April 2nd of that year.

After the war work was over, the Chapter affiliated with the Tuberculosis Society and embarked upon a program of public health for Lycoming County. This combined work, under the name of the Lycoming County Health Council, continued until 1924 when the two organizations were divorced and became separate agencies again.

NURSING SERVICE developed, until at the present time six public health nurses, under the direction of a supervisor, give bedside care, maternity and delivery service, and do educational work throughout Williamsport and its vicinity, and average 900 visits a month. Three baby welfare conferences a week are held. A nurse is in attendance at the prenatal clinic at the hospital each week.

HOME SERVICE—This is service to men in the military service of the United States, veterans of any wars, and their dependents. An average of 16 office interviews are held a month, 15 visits made to homes, and 7 reference visits paid by the Home Service Secretary.

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MENTAL HEALTH—The chapter maintains a clinic (psychiatric social worker) for which the Danville State Hospital provides a psychiatrist, a psychologist, and a physician twice each month for the diagnosis of neurological and mental cases, and the supervision of patients furloughed from the hospital. The average is 42 patients a month. The psychiatric worker makes approximately 35 visits a month.

FIRST AID AND LIFE SAVING—First Aid and Life Saving classes are taught throughout the county during the year. Examiners, trained by the American National Red Cross, are available at all times for this instruction. In 1937, 848 First Aid certificates were issued to standard and advanced students. In Life Saving there were 64 certificates issued, and 561 students were instructed in swimming.

HOME HYGIENE—One of the staff nurses is a trained instructor in Home Hygiene and Care of the Sick and has conducted classes in Jersey Shore, DuBoistown, South Williamsport and Montoursville during the last year.

BRAILLE—Manuscripts for the blind are prepared by trained volunteers.

DISASTER PREPAREDNESS—A committee of responsible and active citizens is organized in readiness for any disaster that may occur, and functions throughout the emergency period.

FINANCES—The work of the chapter is financed mainly by the Community Chest, but part of its budget is secured from an annual membership campaign known as the Roll Call.

COMMUNITY CHEST

The Williamsport Community Chest was organized in June, 1922. Prior to that, each welfare agency conducted its own yearly drive for funds.

It was felt that so many drives each year were poor psychology for the general public, as well as a needless expense. A group of prominent citizens met to discuss the possibilities of organizing these separate drives under one head. As a result of their efforts, the Community Chest became an official organization in 1922.

In the first year, the chest served 13 charities and had 4,028 subscribers. At present it serves 14 charities and its subscribers number 11,554.

The average Community Chest quota during the 17 years since its inception has been \$110,500.

LYCOMING COUNTY CRIPPLED CHILDREN'S SOCIETY

The Crippled Children's work was started in Lycoming County in 1923 by the Rotary Club and was financed by them.

In 1932 the Lycoming County Crippled Children's Society, Inc., was organized and incorporated, and from this time on was no longer financed by the Rotary Club, but by subscriptions and contributions from a membership drive, plus aid from the county commissioners.

The staff of the society at the present time consists of the Executive Secretary, a physiotherapist and two clerical workers. The society employs an orthopedic surgeon who is used also by the societies in Lock Haven and Danville and whose salary is paid jointly by these three.

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The society holds brace clinics, massage clinics, posture clinics (in the schools) and therapeutic swimming classes.

During 1937, 39 clinics were held at the hospital, 999 examinations were made, 18 children had operations, 44 casts were applied, 41 X-rays were furnished and 31 braces supplied. During this year the physiotherapist gave 2,824 massage treatments in Williamsport and the county. There are 677 children who are receiving care in the clinics of the society.

WILLIAMSPORT FOUNDATION

James B. Krause, prominent member of the bar and a director of the Northern Central Trust Company, was instrumental in bringing the Foundation to Williamsport. He was influenced by his friendship with Judge Goff, of Cleveland, who was interested in the establishment of foundations all over the country.

It was through the efforts of Mr. Krause that the Board of Directors of the Northern Central Trust Company, on November 20, 1916, adopted a resolution which created a trust, and this gave birth to the Williamsport Foundation.

The function of the Foundation, per the above resolution, is to handle money left in trust in so far as the individual trust provides authority for the Foundation to so function. Moneys are left to the Foundation through a trustee and in agreement with the terms of the original resolution.

The committee of the Foundation is composed of five persons to serve for five years: One appointed by the President Judge of the County Courts, one by the mayor, one by the President of the Clearing House Association of Banks, and two by the Board of Directors of the West Branch Bank and Trust Co. (originally by the Board of the Northern Central Trust).

The first large contribution was left by Albert F. Young, and another large bequest was made by Mrs. Mattie Clark.

HOME FOR THE FRIENDLESS

Under the name of "Woman's Christian Association," this institution was organized in 1872 to care for aged women and children. It was located originally on Pine Street and gave assistance to needy women and children both in its headquarters and in homes. In 1874 a property on Campbell Street near the Pennsylvania Railroad was given by Peter Herdic, and funds were raised by subscription for the erection of an adequate building. The name of the organization was changed to its present one and it operated in that location until 1895. The site of the present home was purchased, and again contributions of Williamsport citizens made possible the erection of a new building at Campbell Street and Rural Avenue. That building, with the addition of two memorial solariums and grounds for gardens and playgrounds, is currently occupied by 40 women and 63 children. A nominal sum is paid by most of the residents of the home at the time of their admittance, and the rest of the expenses of operation are met through the annual \$10,800 portion of the Community Chest and a bi-ennial sum of \$7,800 from the state.

SECTION 3

INDUSTRIAL DEVELOPMENT OF
WILLIAMSPORT

The early industrial development of Williamsport began at the close of the eighteenth century when the first grist mill, erected by Robert Martin in 1797, the first distillery by Jacob Grafius in 1796, and the first tannery by Thomas Updegraff in 1799, were founded. The other essentials of town life such as blacksmiths, gunsmiths, cabinet-makers and so forth started at about the same time. The only lumber cut was that needed to build houses and barns.

Williamsport, at the beginning of the nineteenth century, was primarily an agricultural and dairy community. Although surrounded by vast forests of pine and hemlock, little lumber was used. The first houses in the town contained lumber cut by the sawmill of Roland Hall, founded in 1792. Other small mills grew up in the next few years. At the present time there is practically no trace of these mills which were placed along the various creeks.

FIRST IRON FOUNDRY

In 1832, John B. Hall installed the first iron foundry and developed it because of his conviction that machinery would be needed for sawmills. At this time men began to realize that Williamsport was unique in its surrounding forests and that it could become a lumber center of the United States and perhaps of the world. To this thought, Williamsport owes all its prosperity. J. B. Hall's foundry furthered development of the lumbering industry.

MILLS

The first water driven sawmill of the so-called lumber era was that of Cochran, Biers & Co., established in 1838. Then lumbering really began in earnest. Soon sawdust was used as fuel. Then came the steam mill, the first one established by Peter Tinsman in 1852. Planing mills, in 1854, came into being along with the manufacture of packing boxes. Many woodmaking industries, such as furniture factories of all kinds, developed from lumbering.

FIRST LOG BOOM—1849

As lumbering continued, the companies had to go farther and farther from the sawmills and float their logs down the Susquehanna and its tributary streams. Consequently, there was a difficult time in the spring separating one company's logs from another as they floated down to the mills. In 1849 Major Perkins conceived the idea of a log boom which held the logs together and kept them from going on down the river until they could be identified easily. This meant that millions more feet of lumber were directed correctly to the right saw mills.

1860

In 1860 lumbering was in full swing. The Civil War was a great contributing factor to its advance. New methods of surfacing and dressing logs were developed. Furniture factories thrived. At this time there were only eleven industries in Williamsport not dependent on the lumbering industry.*

*Among the eleven industries mentioned were: City Brewery, Updegraff Tannery, Leather Manufacture, Gunsmiths, Watchmaker Shops, Harness Shops, Hat Manufacturing, Boot and Shoemakers.

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But lumbering could not go on forever. Although the industry survived many floods and fires, the flood of 1889 spelled the end of a great era in the economic development of Williamsport.

PUBLIC UTILITIES

Public utilities developed as they were needed and wanted. The Williamsport Water Company—1856—and the Lycoming Gas and Water Company—1864—were soon consolidated into the company existing today. The Williamsport Gas Company—1856—and Peter Herdic's Company also merged. The Edison Illuminating Company, founded in 1882, and the Lycoming Edison Company, founded in 1889, took care of the lights of the city. Later on the Pennsylvania Power & Light Company took over the gas and electricity of the city. This was in the twentieth century.

SOURCES OF INFORMATION

"History of Lycoming County," Col. Thomas W. Lloyd. Volume I.

"History of Lycoming County," Edited by John F. Meginness.

SECTION 4

COMING OF OUTSIDE INDUSTRIES

When the lumber industry declined, the businessmen of Williamsport promoted a diversity of manufacturing industries and so withheld the section from the inevitable decline which otherwise would soon have followed. A Chamber of Commerce was organized in 1880, and in 1890 it raised \$400,000 as a nucleus to be used in bringing new industries to the city. Industries began gradually to come in, and, by the year 1928, Williamsport had eighty-four different varieties, all of them paying satisfactory wages and doing a good business. At that time the Chamber of Commerce showed by a survey that Williamsport's leading industrial institutions were employing 7,643 men and 2,336 women, a total of 9,979 persons whose annual payroll reached \$11,935,063. Production by the manufacturing interests had reached the annual value of \$58,740,220.

Three of the largest industries that came in from the outside were: Sweet Steel Company, Keystone Glue Company, and the John N. Stearns & Company.

SWEET STEEL COMPANY

The Sweet Steel Company was founded by William A. Sweet at Syracuse, N. Y., in 1868. Mr. Sweet conceived the idea of breaking scrap iron and discarded steel rails into shorter lengths, and using them as a substitute for steel billets. These pieces were then re-rolled into various kinds of steel products. One of the most recent products manufactured is steel posts. In 1903, Mr. Sweet sold his interests in the company, and the new owner moved the equipment and plant to Williamsport, after local men had bought about \$250,000 of bonds which furnished a working capital for the company. There have been about 240 jobs provided to people of Williamsport at this plant. It has continued to expand and grow until its products are shipped to all parts of the world. Local men were elected to fill many of the offices.

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KEYSTONE GLUE COMPANY

The Keystone Glue Company was brought to Williamsport in 1908 by the United States Leather Company and the Central Pennsylvania Lumber Company. These companies had interlocking directors. The Glue Company manufactures pure hide glue exclusively. The factory has been manned by 125 men.

JOHN N. STEARNS & COMPANY

The John N. Stearns & Company came here from New York about 1893. This company manufactures ribbons, and was the largest single silk plant in the city, having 80,000 square feet of floor space. Since then the mill has been increased about fifty per cent in size. By 1919 the company had in constant operation 619 looms during the day and 200 at night.

The industries which have been cited were all given support by local capital, in that citizens of Williamsport subscribed to bond and stock issues in the companies. The name of this company is now the Williamsport Textile Company.

In order to note the decline of local ownership and the development of nationally organized corporations, we will take, as examples, the Lycoming Manufacturing Company, Lycoming Rubber Company, and the Mosser Tannery.

LYCOMING MANUFACTURING COMPANY

The Lycoming Manufacturing Company was founded in 1908 for the purpose of operating as a general foundry and machine shop. The original stock of the company was \$50,000. In 1910, the company contracted for the manufacture of gasoline engines for Velie. These engines were designed by Velie and manufactured and assembled by the local plant. By 1915 The Lycoming Manufacturing Company was in a position to market an engine of its own design and name. The success of this product was phenomenal; so phenomenal, in fact, that the Cord interests made attractive offers to the local owners. Mr. Cord bought up the stock in the Lycoming Motors to control the output of the company. It was in 1920 that the Lycoming Motors was reorganized and re-financed. By 1929 the assets of the company were listed at \$5,000,000.

LYCOMING RUBBER COMPANY

The Lycoming Rubber Company had a long and eventful history beginning in 1870 under the name of the Keystone Rubber Company. At first, car springs and other hard rubber goods were manufactured. In 1873 the plant started to manufacture rubber boots and shoes. Due to the failure of Peter Herdic, the Keystone Rubber Company was closed down. It was later re-opened but was soon destroyed by fire.

It was decided that there were great possibilities for the manufacture of rubber wear in Williamsport. A group of local businessmen met and subscribed \$100,000 to promote this business. Outstanding men from Williamsport were elected to the Board of Directors and to fill the various offices. Controlling stock in the plant changed hands several times. The charter was granted in 1890, and the capital stock was increased to \$500,000, but only \$400,000 was issued. At the time, the production was between 4,000 and 5,000 pairs of boots and shoes a year. As in the case of other big businesses in the city,

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a national organization gained control. In July, 1892, the United States Rubber Company secured a controlling interest in the Lycoming Rubber Company.

MOSSER TANNERY

The Mosser Tannery was an industry peculiar to Williamsport. Mr. J. Henry Mosser was the main stockholder. He had worked hard all his life and had built up a great manufacturing plant. It was one of the most important industries in Williamsport, and the largest taxpayer in the city. The buildings covered seventeen acres of ground. It employed 700 men and women and its payroll amounted to over \$1,000,000 a year. When Mr. Mosser wished to retire, he was made an attractive offer to sell and, as a consequence, sold his stock to the Armour Leather Company, which is still one of Williamsport's most flourishing industries.

SECTION 5

WILLIAMSPORT TRANSPORTATION

FIRST LYCOMING COUNTY ROADS—1791

The first "pack horse" road into the valley of Loyalsock, of which there is any account, was cut across the mountain from Muncy to Hillsgrove, for the use of explorers and surveyors. In 1791 the "Society for Promoting the Improvement of Road and Inland Navigation," (organized in 1789), submitted a report giving a comprehensive view of the various routes for canals and roads, with estimates of the expense.

In 1796 a road was built from Williamsport to "Stephen Cooke's" saw mill.

In 1799 a road was laid out from Newberry to the state line near Painted Post.

FIRST WILLIAMSPORT ROADS

In 1821 an appropriation of \$2,000 was made to improve the road from Williamsport to the head of Towanda and Sugar Creek.

In 1827 a state road was started, beginning at Northumberland and running through Milton, Muncy and Williamsport.

FIRST BRIDGE—1849

The first bridge over the river at Williamsport was completed July, 1849.

The Maynard Street bridge was completed August, 1878.

RIVER TRANSPORTATION—1783

The Susquehanna was declared a "public highway" by act of March 21, 1783. Warehouses were built along the river. Sails were introduced in 1805. Flat boats and canoes were used also.

In 1826 steamboat navigation was attempted.

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STAGE COACH—1809

In 1809 the stage coach made one trip a week. It ran from Williamsport to Northumberland in fourteen hours (fare \$2.25). There were five stage coach lines running from Williamsport: Northumberland Stage, Alexandria Stage, Newton Stage, Great Island Stage and Selinsgrove Stage.

THE CANAL—1833

The canal reached Williamsport in 1833 and ran from Northumberland to Lock Haven. For many years it was an important water highway, and it gave to business an impetus that was felt in commercial circles throughout the country. Packet boats for the transportation of passengers were introduced, fitted neatly and towed by horses. Mail and express were carried on these boats. The canal was operated until the great flood of June 1, 1889, when it was so damaged that it was abandoned by the Pennsylvania Railroad Company which had bought it from the state in 1857.

ADVENT OF RAILROADS

1839. The Williamsport Railroad Company was chartered May 20, 1837. The road opened through to Ralston, January 12, 1839. After many vicissitudes, the road was completed through to Elmira and was called the Northern Central. It ran 147 miles and connected with the N. Y. Central for Buffalo.

1853. In the year 1853 the first railroad reached Williamsport from the south.

1855. In 1855 the part between Sunbury and Williamsport was completed and later was called the Philadelphia and Erie. It ran a distance of 288 miles, with numerous branches at various points along the line.

1871. The Catawissa railroad extended from Milton to Williamsport in 1871. It was later leased to the Philadelphia & Reading Railroad Company, which has since operated it. This line ran from Williamsport to Danville, Catawissa, Tamaqua, Pottsville and Philadelphia, through the heart of the coal regions.

1871. What was originally known as the Muncy Creek Railroad was chartered in 1864 but it was not completed until about 1871. Reorganization took place several times and its name was changed to the Williamsport and North Branch Railroad.

1883. The Jersey Shore and Pine Creek Railroad was opened for business June 4, 1883. This road, which opened up an extensive region of country hitherto cut off from quick communication with the outer world, proved to be an important feeder to the commercial trade of Williamsport. Large quantities of anthracite and bituminous coal passed over it.

1884. The last railroad to reach Williamsport was the Beech Creek, Clearfield and South Western which was opened for traffic in 1884. It runs from this city on the track of the Jersey Shore and Pine Creek road to Jersey Shore, where its own track begins. The main line is practically 115 miles in length. It penetrates rich bituminous coal fields of Center and Clearfield Counties. Being an easy down grade all the way, its importance as a coal carrying road is evident. It also has heavy miscellaneous business in the transportation of lumber, bark and merchandise.

PART I

SOUTH WILLIAMSPORT

Peter Herdic interested the officers of the Philadelphia Railroad in the purchase of land on the south side of the Susquehanna River near Williamsport, and they found little difficulty in building a track along the south bank, the idea being that travel would not be interrupted should bridges be washed away. As a result, the land was made more valuable for mill sites than land within city limits. It brought extraordinary prices and a town of nearly 1,000 inhabitants sprang into existence like magic.

STREET RAILWAY OR HORSE CARS—1863

The Williamsport Passenger Railway Company was chartered by act of Legislature, and approved by Governor Curtin on April 15, 1863. The company had power to lay out and construct a railway commencing at Third and Market Streets, extending westward along Third or any other streets to Newberry, and eastward as far as Montoursville, with power to lay branch tracks along any street. In 1866 it ran up Fourth, the principal street in the city, nearly two miles, and down Third Street over half a mile. The company was organized June 30, 1864, with a capital stock of \$75,000. The track, which was nearly three miles in length, was entirely relaid with new rails in 1883 and put in fine condition. The company owned eight cars and twenty-seven horses. It required one hour to make the trip, and from 1,500 to 2,000 passengers were carried daily. There were twelve employees, and \$5,500 was paid annually in wages.

DEPOT BUILT—1865

Peter Herdic, through his influence with the railroad officials, succeeded in getting a fine depot opposite his hotel, The Park Hotel. Then he built a horse railroad to the center of the city, and it is said the municipal authorities laid the rails.

ELECTRIC STREET CARS—1891

The Williamsport Passenger Railway Company bought the old horse car line in 1891. Short, single track cars were used, and the fare was five cents. In 1892, the South Williamsport Passenger Railways and East End Passenger Railway Companies were formed. In 1894 came the consolidation of these two lines with the Williamsport Passenger Railway Company, and the Vallamont Traction Company, the latter being organized just that year. They assumed the name of the Williamsport firm. In 1923 the Railways Company was purchased by the Lehigh Power Securities Corporation, at the same time that the Pennsylvania Power & Light Company acquired the Citizens Electric Company. Meanwhile, as business developed, larger trolley cars were obtained and the lines extended. Up to about 1924 the East Third Street line connected with the Montoursville Street Car Company, which went to Montoursville and old Indian Park. It was about that time, too, that the open summer cars were abandoned. The largest number of cars running was twenty-one.

In December, 1933, the 15 miles of abandoned trolley tracks were removed from Williamsport streets at a cost of \$100,000. The City Council received approximately \$20,000 in January, 1934, for the old trolley rails and wires. The last electric street car ran June 11, 1933.

BUS TRANSPORTATION—1933

The enlarged bus system of the Williamsport Transportation Company calls for the operation of twenty buses. There have been slight changes in the routes

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formerly followed by the trolley cars, but schedules remain the same. The fare has been lowered from ten to seven cents. Fifteen buses run on week days. The Williamsport Transportation Company owns thirty buses, employs forty drivers, ten shop men and two office girls.

AIR TRANSPORTATION—1937

Williamsport opened a scheduled airline service on October 26, 1937. At the Williamsport Airport there are these divisions:

1. Lycoming Motors Division of Aviation Manufacturing Corporation.
2. Susquehanna Air Service.
3. Pennsylvania Air Lines.

There is a new hangar now under construction and two hard surfaced runways are in use at present. With completion of the new hangar, Williamsport will have the finest of airports for a city of its size. An average of ten or twelve planes are kept at the airport, and air mail, air express and passenger service are available to all points.

SOURCES OF INFORMATION

“Condensed History of Williamsport.” By W. G. Blair and J. B. McMath.
Published 1873.

“History of Lycoming County.” Published by Stewart, 1876.

“J. F. Meginness History of Lycoming County.” Published 1892.

Newspaper Files.

Part II

EFFECTS OF THE DEPRESSION ON SOCIAL AND ECONOMIC LIFE

SECTION I

EFFECTS OF DEPRESSION ON SOCIAL LIFE
OF WILLIAMSPORT

The effect of the depression upon the social life of residents of Williamsport cannot be determined by statistical evidence inasmuch as this subject is related to all classes, and to individuals whose standards of living are entirely different. Although the following information has come from reliable sources connected with social activity, much has been gleaned from public and private opinion, and, insofar as possible this article presents an unbiased impression.

It is human nature to think of social life as a diversion. Regardless of class, everyone devotes some time of his daily life to social relaxation of his own taste and choosing. The depression naturally had tremendous effect upon all social diversions because the pocketbook could not be stretched, and in practically every case an adjustment had to be made. It is creditable that the people of Williamsport accepted conditions with a less demonstrative attitude than those in other towns where population was comparable. The spirit of loyalty to family and community prevailed, and in most cases was enhanced because of closer communication with immediate surroundings, and the subsequent necessity for good sportsmanship. Among the upper and middle brackets, people continued to indulge in the social diversions they most enjoyed, and omitted those into which they had drifted as a line of least resistance. The lower bracket group, where demands were more modest, substituted cheaper forms of amusement. In cases where there were older people, it seemed particularly hard to sacrifice the small luxuries which the boom days had afforded after years of struggle.

Williamsport has in its environs numerous clubs which can be classed as social, sport, educational and cultural. In most instances the depression had no effect upon educational groups because of the nominal membership fee. The case was very different in other clubs where dues were high, and each suffered from loss of memberships. It is interesting to note, however, that people who paid annual dues to more than one club seldom resigned from all, but concentrated their sports and social life at one club and resigned from others. The Williamsport Country Club, generally the most popular type club in every community, was probably changed more by the depression than any other. The resignation of many of its members made it impossible to operate, and imperative that new members absorb those membership dues. The result was that an entirely different group of Williamsport residents controlled the Country Club during the ensuing years.

The Community Concerts presented an interesting picture of the effects of the depression. This series of concerts has been sponsored by the music lovers of the city, regardless of social standing. Formerly, tickets were sold promiscuously because city-wide support benefited the community in a cultural way. When money for luxuries became scarce, tickets for the concerts were bought only by those genuinely fond of music. Although the concerts were

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continued, there were not adequate funds to provide the former standard of talent. It is another example of people concentrating amusement money on the diversion they most enjoy.

During the depression years, a hotel man, who felt he must appeal to his prospective guests in a different way, faced the issue by declaring openly in his advertisements that times were unusual, and therefore everyone needed an unusual vacation to cope with the issues of the day. This psychology was apparent in many instances, and even though a large percentage of the residents of the upper brackets was obliged to stay at home, the majority felt the need of a change, and had it, making it possible by reducing vacation expenses and the duration of time.

The classes who possessed little of this world's goods, financially, found that this period of adjustment affected not only their personal incomes but their whole lives. It was impossible to maintain households where adequate means of support were not forthcoming. Aged parents who had been assisted by employed sons could no longer depend upon them for financial aid and, in order to economize, two households were converted into one. There are innumerable cases of three and four families living together instead of independently. The result was that social life changed accordingly, and adjustments were inevitable because of the difference of ages in members of the household.

Perhaps the most popular diversion of the American public is the movies. According to records, the performances attended must have been fewer, but even families on relief indulged in this diversion.

The automobile and radio appear to be popular luxuries and conducive to social life. The most unpretentious homes boasted a radio, and it was among the last possessions to go with the depression tide. Automobiles were entirely too expensive to operate in many cases, and numbers of them were turned back to dealers who could not collect payments due. In cases where jobs were permanent, but income modest, the automobile became a luxury that was not dispensed with because of the pleasure it afforded. A typical example is the case of one community resident who bought a dollar's worth of gasoline each Sunday to enable him to take his family and neighbors for a weekly outing. The fact that the car remained unused all week was evidence that it was considered a luxury rather than a convenience.

Records show that each individual sacrificed social pleasures because of the lack of necessary funds, and each class proportionately. A luxury to one family is considered a convenience and necessity to another. Adjustment became the common necessity for all. Records proved that there was a definite retarding of social progress where money was an essential. Nevertheless, people of Williamsport report that while they were deprived of many diversions which had seemed necessary to their social existence, experience taught them that there were substitutes with the maximum of pleasure. With this substitution, more happiness was derived by those who could face the depression courageously and enjoy whatever small pleasures social life offered, even though their pocketbooks were depleted.

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SECTION 2

EFFECTS OF DEPRESSION ON BANKS

At the time of the banking holiday in 1933, Williamsport had six banks: Lycoming Trust Company, Savings Institution, Williamsport National, First National, Bank of Newberry, Bank of South Williamsport. Two of the largest ones, representing about three-fourths of the banking resources of the community, did not resume operations after the banking holiday until they had been reorganized. This reorganization required six months in one case and ten months in the other. Prior to the banking holiday, the banking institutions of the community had managed to ride the storm of panic and hysteria from 1932 to 1933.

Upon reorganization, the various deposits were released on the basis of 50% in one case and 40% in the other. A large part of the remaining frozen assets was represented by real estate loans and real estate holdings, but comparatively little residential property.

Both banks had large trust departments which held over \$7,000,000 of mortgage investments which eventually had to be liquidated. These two departments had represented the chief source of mortgage money, although approximately two and a half million mortgages were held by a local savings bank. Some mortgages, even under the depressed conditions, qualified as prime mortgage investments and were refinanced by the Trust Departments themselves. Others, because of unemployment, shrinkage of real estate values and general financial distress, could not be refinanced by banks. However, the Home Owners Loan Corporation, in co-operation with the reorganized banks, took over about \$1,250,000 of mortgages and gave its bonds, guaranteed by the government, in exchange therefor. Many of the mortgages were not even eligible for HOLC financing, and these were foreclosed by the banks and title taken by the banks. About \$1,500,000 of mortgages were thus foreclosed. About \$3,500,000 are still held by banks for ultimate liquidation. It is estimated that the various mortgage institutions of Williamsport have title to approximately four hundred homes, out of approximately 10,000 in the community, or 4%.

It has been the policy to rehabilitate the property immediately, with satisfactory results, but with very little activity in sales, except for a brief period from the spring of 1936 to the late spring of 1937. The C. I. O. strikes seemed to stop all inquiries from real estate buyers, due to their fear as to what action would be taken by labor.

Both of the reorganized banks, and these alone, have qualified and have been functioning in making F. H. A. loans under Title No. 1 and No. 2 under the National Housing Act, and have met all local demands for such loans. It is estimated that the mortgages of this character held by these two banks in their trust departments now amount to about \$350,000. F. H. A. mortgages on Philadelphia real estate are also held by these two banks to the amount of \$1,250,000.

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SECTION 3

EFFECTS OF DEPRESSION ON WILLIAMSPORT INDUSTRIES

GENERAL INFORMATION

The depression developed resourcefulness and a stronger pioneer spirit among the industrialists.

The amount of a man's earning does affect or regulate his ability to pay rent, or the amount of rent he can afford. (Rent is figured as 20 to 25 per cent of the gross family earnings or reserve).

There is a feeling that domestic buildings should be inspected, and the sanitation, safety, etc., of homes should be regulated just as in factories and plants. (See present health, fire, and housing codes under section covered by Part V, Section 1).

SPECIFIC INFORMATION

Probably as a result of the depression, the Pennsylvania Collapsible Tube Company (a duPont subsidiary) and the Rubber Company (a U. S. Rubber Company branch) were moved out of town to be consolidated with other branches. With the Rubber Company went about 500 of the normally employed 1800 rubber workers.

The United States Sandpaper Company was sold about 1932 to another sandpaper company to avoid competition, and is not considered to have failed.

Practically all of Williamsport's industries found it necessary to curtail their activities, some giving part-time work to all of the force. There is a feeling that a number of these employees put out of work had no trouble in finding employment elsewhere.

Previous to 1934, the Chamber of Commerce existed as the sole, organized link between industry and the community. It was a civic organization with industrial committees, working for the benefit of the community and the whole trading area.

In the summer of 1934, the Committee of 100 was formed with the express purpose of bringing new industries to town. Through the influence of the Committee of 100, 12 new industries were brought to town and one considerable expansion made. Of these twelve new industries, five are home owned (owned by people living in Williamsport), six are foreign owned, and one is part home and part foreign owned. The company which expanded is foreign owned. In all, 1200 employees have been absorbed. The new industries are classified as follows:

Venetian Blinds, Sash, etc.	2
Furniture	2
Mills (Hosiery, etc.)	3
Shoes	2
Dying	2
Shirts and Pajamas	1

PART II

The present Community Trade Association is a consolidation of the old Chamber of Commerce and the Committee of 100. The organization is divided into the following departments:

- Merchants' Bureau and Council
- Agricultural Extension
- Building Code and Zoning
- Civic Improvement
- Conventions
- Fire Prevention
- Flood Control
- Government and State Affairs
- Health Conservation
- Legal
- Membership
- Publicity
- Taxation
- Transportation
- Recreational
- Industrial—New and Old
- Clean Up and Painting
- Highway Safety
- Juvenile Delinquency
- Office:
 - Audit
 - Banquet
 - Budget and Finance

SECTION 4

EFFECTS OF DEPRESSION ON RETAIL MERCHANDISING

RETAILERS OF LUXURIES

GOWNS. Store A carried, in 1929, a line of women's knitted wear exclusively, in prices ranging from \$42.50 to \$59.50. About 1932, they branched out and started carrying a cheaper line of knitted clothing, and also inexpensive, summer, cotton frocks.

Having a small shop and consequently small overhead, they were able to carry on successfully, and collections from 1932-36 were very good. The bad accounts numbered only 10.

The flood of 1936 nearly wiped out this store because, after the debris was finally cleared away, it was too late in the season to sell the seasonal spring clothes. Since people wanted summer things, they had a practically dead stock. It is believed that such an experience was rather general in this line of business.

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MEN'S WEAR. Store B (Ulman Bros.), dealing in men's wear, reports sales volume as follows, based on 1929 as the index standard of 100%:

1929 is taken as	100%
1930	102
1931	97 $\frac{1}{4}$
1932	76 $\frac{1}{2}$
1933	78
1934	96 $\frac{1}{2}$
1935	107
1936	133 $\frac{1}{2}$

They carried the same quality of merchandise throughout the depression, which accounts for losses in 1932-33.

RADIO. M. H. Housel & Company reports that after the Rubber Company left in September, 1933, sales of radios dropped tremendously and did not recover until after the flood when people were obliged to replace damaged machines with new ones. No figures on this are available. The Rubber Company employed many single girls and girls who lived with their families and who, at that time, could afford luxuries. These same girls are now employed, in part, by the companies who occupy the former Rubber Company buildings. They receive only a bare living wage, and consequently this class of buyers cannot afford luxuries.

AUTOMOBILES. Company B (Moltz Chevrolet Company), selling low priced and medium priced cars, started in 1929. In 1930 sales were 25% lower than 1929. As a result, they had a loss in 1930, due to the fact that they had ordered on the basis of their 1929 experience, and consequently had many cars which they were unable to sell.

1931 sales were 9% lower than 1930

**1932 sales were 20% lower than 1931

1933 sales were 10% increase over 1932

1934 sales were 30% increase over 1933

*1935 sales were 20% increase over 1934

1936 (Jan. and Feb.) about same as corresponding period in 1935

It is further to be noted that the loss on sales became smaller in 1935, due to refinancing of cars not sold for cash, by finance companies, so that such losses became very small indeed. Furthermore, the local dealer got his cash at once in these cases. From 1931-32, the garage repairs almost carried the overhead, but the gradual increase in the number of service plants, such as Sears-Roebuck and Firestone, etc., has cut down any profit from that source.

NOVELTY GOODS, GIFTS, ETC. Store C, dealing in gifts and novelties, reports that in 1932 their customers began to purchase less expensive articles. However, Christmas buying brought up the level for each year, so that the total volume remained about the same. Collections were not much affected, except to be somewhat slower.

After the flood of 1936, business increased, due to refurnishing and refinishing of homes. By holding "after-flood sales," they were able to clean up their

*Due to strikes in General Motors plants in 1935, sales were retarded. Otherwise the increase over 1934 would undoubtedly have been greater.

**Sales of used cars outnumbered new cars.

PART II

inventory almost entirely, and get cash with which to purchase new, clean stock. Therefore, as to this store, the general effect of the depression has been negligible. The closing of the Rubber Company seemed to have had no effect.

GROSS NECESSITIES

FURNITURE AND HOUSE FURNISHINGS. Neyhart's, dealing in house furnishings, general hardware, radios, washers, furniture, etc., under reorganization reports that from the first of the year on, 1934 cash sales were 35%, credit sales 65%.

1935 cash sales 34%, credit 66%
1935 sales totaled 29% over 1934
1936 cash sales 34%, credit 66%
1936 sales were 30% over 1935
1937 cash sales 28%, credit 72%
1937 total volume was 15% over 1936

Red Cross assistance to families needing furniture after the flood had a marked effect on volume and helped maintain cash percentage position.

HOME EQUIPMENT. (Heaters, gas and electric stoves, washers and refrigerators). Company D reports that the total number of customers using their products decreased in the five month period—August, 1932, to December, 1932. From 800 to 1,000 homes were vacated and this was due almost entirely to the closing of the U. S. Rubber Company plant. Families left town or moved in with parents or other relatives. It took this company from 1932 to 1937 to bring sales up to the former level. The lowest point was reached in 1933.

Prior to 1929, this company had 1,200 delinquent accounts out of 20,000. These increased in number until, in 1933, they totaled 4,300. In 1934-35-36, it tapered down to 3,500 delinquent accounts.

DAILY NECESSITIES

Food. Store E, selling a general line of high grade meats and groceries, located on a main route to the Rubber Company plant but not in the immediate vicinity thereof, reports that the length of time credit had to be extended from thirty to sixty days, and finally to six months during the period from 1931 to 1932. Less luxuries were sold after 1929 and, as a result of the falling off of volume, a cheaper line of canned goods had to be introduced to meet the demand. Prices on meats were reduced while the quality was maintained, the store consequently taking a loss on these items.

When the Rubber Company closed, cash sales noticeably decreased because employees no longer dropped in to buy fancy foods for their lunches. After 1929-32 inclusive, business decreased annually 25-30%. Since 1933, business has increased from 15-18% over previous low years.

This store suffered a loss on account of being in the flooded area. In addition, people they had never before seen in the store purchased and charged groceries which they never paid for and which, of course, were a total loss.

RESUME

It would seem from these interviews that the depression was late in reaching Williamsport and was chiefly characterized by the closing of the Rubber Company plant. The flood of 1936 apparently was a blessing in disguise for most of these merchants.

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SECTION 5

EFFECTS OF DEPRESSION ON ECONOMIC LIFE OF CITY

(1929-1936)

Statistics show that the effects of the financial depression of 1929 were felt by the Bell Telephone Company at a slightly later date than they became apparent in most other industrial and business places. The number of telephones in use in Williamsport had been steadily increasing during the years directly preceding the depression. This increase continued until June, 1930, at which time the peak number of 13,139 installed phones in the city was reached. After June, 1930, the number decreased until the low point of September, 1933, when there were only 10,072 phones in use. A slow rise in business then began, the most rapid increase taking place in 1936 and 1937. By January, 1938, the total number of phones in use was 12,160, showing a net increase of 2,088 over the low figure of September, 1933.

The flood of March, 1936, while completely incapacitating the telephone company, temporarily caused an upward rather than a downward trend after the lines were repaired. This was because business improved, due to enforced building, repairing and buying activity following the flood.

An interview with the advertising manager of Grit Publishing Company brought out the interesting fact that advertising did not, as one would suppose, decrease during the depression years. For a month or two after the 1929 crash, a good many advertisers cut down in an effort to save money, but they soon realized that they needed to advertise more than ever before in order to keep going at all. Therefore, after the first weeks of the depression, the volume of advertising in *Grit*, which has a national circulation of over 600,000 copies weekly, returned to the normal level and remained there. Of course, there were one or two stores which drastically reduced their copy—for example, the Bush & Bull Department Store which eventually failed completely—but this was the exception to the general rule. Advertising appears, therefore, to be less affected by general depression than many businesses because stores find it essential to continue using this medium of presenting themselves to the public.

SECTION 6

EFFECTS OF DEPRESSION ON REAL ESTATE

The building and real estate situation in Williamsport during the depression, that is between 1929-1936, was the same as in all parts of the country. Preceding that, from 1917-1927, there was a decided increase in population, due to increased industrial activity. The National Real Estate Board indicates that the high point all over the country was the period between 1926 and 1929, with 1926 the peak year. This was true of Williamsport and the county as a whole.

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From 1920-1927 there were approximately 300 new houses built per year or, more accurately, family accommodations. At the end of 1926, there was a slight tapering off in building because the building industry had reached the saturation point and the demand had been filled. By 1929 there was a 25 per cent vacancy in houses, apartments, and offices in the larger cities, and a corresponding vacancy (proportionately) in Williamsport. The reason for the tapering off in building was not due to any lack of confidence, as money was plentiful. Bonding houses offered bonds for the erection of hotels, apartments and office buildings, but there was no active demand for them.

In Williamsport there were two classes of builders: Private individuals who wanted to build homes, and speculative builders who built to sell. There are now 10,000 dwellings and 2,000 apartments in Williamsport, showing that this is not an apartment dwelling city. If, during the depression, there was a tendency for families to combine, it was purely for economic reasons. During the period that the 300 houses were built per year, building was not confined to one locality or to one income group. It was scattered all over the city, even as far as and along Lycoming Creek. In 1929 the building industry came to a complete standstill. There was actually nothing being built, bought or sold. Assessments went up as values went up, but did not come down in general with property values. Average assessment in Williamsport was between 40 and 50 per cent of actual market value. Now, assessments average between 60 and 70 per cent of actual value. Since 1930 there has not been an average of ten new houses erected per year.

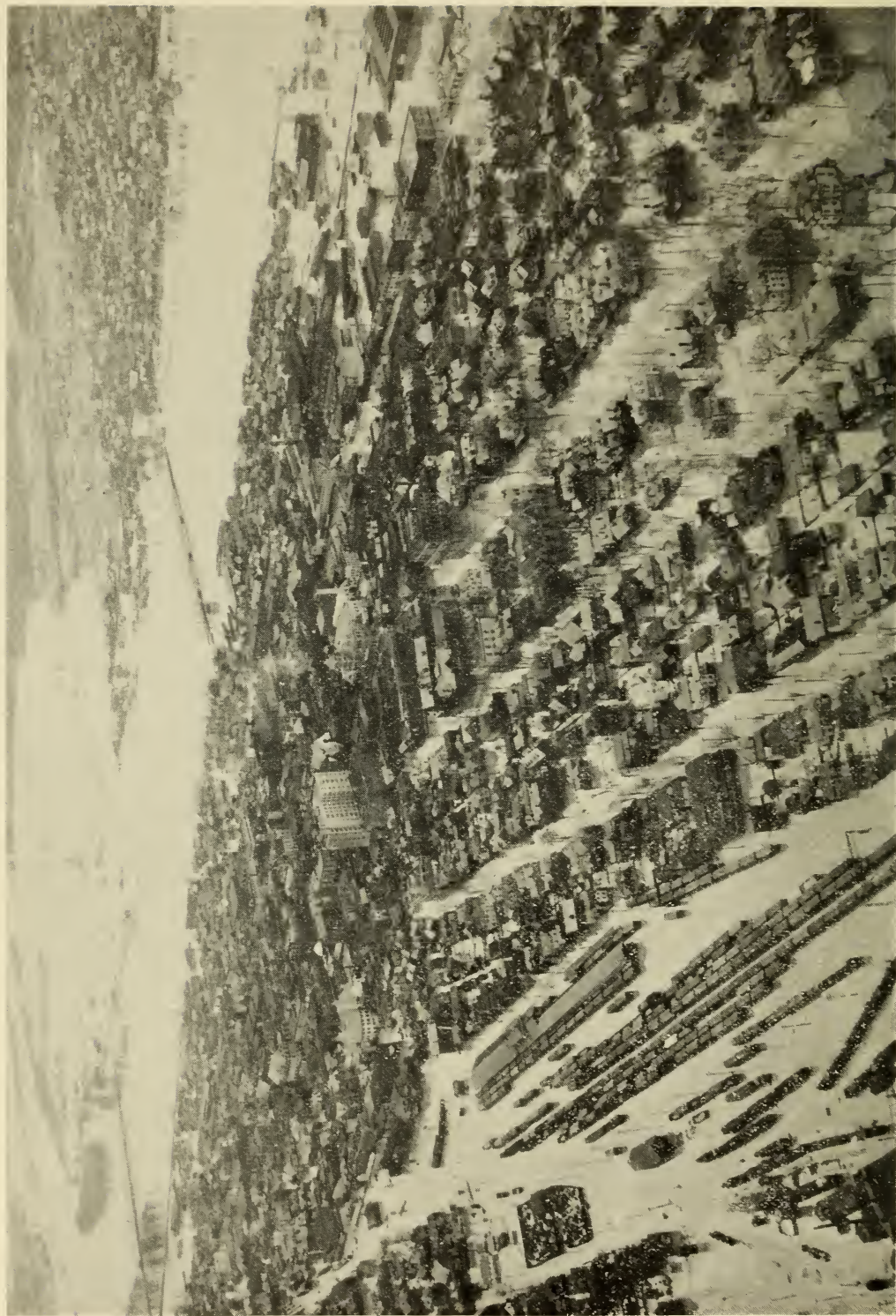
Rents were lowered in 1930. There was a 10 per cent reduction in rent each year between 1930 and 1934, making a 50 per cent total reduction in rents. This is an average estimate because the percentage of reduction was less in the Vallamont section, but greater in the lower income section.

Between 50 and 60 per cent of all properties were mortgaged, this percentage being representative of the situation throughout the country. Fifteen per cent of all mortgages on dwellings were foreclosed. The Home Owners Loan Corporation took over mortgages on approximately 300 properties in Williamsport.

In the first five years of the depression, the physical depreciation of property was great. In 1935 there was an upturn in painting and general repairing, partly due to the fact that painters reduced their rates from 75 and 80 cents to 40 cents an hour, making it possible for more people to employ them. The painters' hourly rate is now 60 cents.

Part III

THE FLOOD OF MARCH, 1936



THE FLOOD OF MARCH, 1936
(See Map of Flooded Areas, Appendix)

PART III

SECTION I

EFFECTS OF THE FLOOD OF 1936

EMERGENCY HOUSING PLAN FOR REFUGEES

Between 3,500 and 4,000 people were housed and fed under the direction of the Disaster, Preparedness, and Relief Committee of the Williamsport Chapter of the American Red Cross, of which Mr. George R. Lamade was chairman, during and immediately after the flood of March, 1936. The emergency housing was met by the use of four school buildings, (Stevens, Curtin, and Roosevelt Junior High Schools, and the Cochran building for overflow), where the gymnasiums were converted into sleeping dormitories, and cots were also set up in corridors and class rooms. The school dietitians supervised the food emergency and meals were served by a corps of volunteer workers. Private homes were also opened to refugees and specific cases were assigned to these from the four school buildings. Within a week, the majority of refugees was able to return to their own homes and live in them while completing the long task of rehabilitation. The others were housed in the Curtin Building and in private homes until their own homes were made safe for occupancy. The immediate emergency was, on the whole, met by the city within a week, and from then on rehabilitation proceeded under the direction of the National Red Cross.

DESTRUCTIVE INFLUENCE ON BUILDINGS AND HOMES

With the knowledge that six square miles of the city were touched by the flood waters, one can realize the vast destruction to property and homes within Williamsport. From a builder's point of view, the damage on the whole was not of major proportions, as the principal destruction involved mainly plastering, papering, floor undermining, and painting. There were, of course, some instances of major destruction with foundations undermined, and, in some few cases, homes swept completely away. Of the latter, there were only two instances—one home on the Reach Road in Newberry was carried one-half mile away, and was later reconstructed by the Red Cross; and two houses from the section along the river front above Maynard Street, known as the "Patch," were swept completely away. From a housing survey point of view, it would have been a blessing if this latter section had been completely destroyed, but the two houses were rebuilt and others reconditioned, and the "Patch" is still a decided housing blot on the city of Williamsport.

The only available, accurate records of the destruction of homes and their rehabilitation came through the work of the National Red Cross and, of course, represents only the group who registered for aid in the reconstruction of their homes.

RED CROSS STATISTICS—REHABILITATION

Sections	No. of Houses	Expended by Nat'l Red Cross
1. Market Street, east to city line	133	\$11,344.24
2. Market Street, west to Campbell Street	144	8,781.72
3. Campbell Street, west to Lycoming Creek	102	12,332.16
4. Lycoming Creek, west to city line	141	11,959.29

The above statistics represent, of course, only the number of houses repaired by the National Red Cross, and do not include the number of houses actually affected by flood waters and privately repaired without aid. This represents,

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on the whole, the privately owned low income group houses, and does not include the rented low income houses.

The report on the city as a whole, found in the city assessor's office, gives an accurate account by wards of the number of houses, business houses, manufacturing plants, and tax-exempt properties affected by the flood. The number of all types of property affected by flood and the assessed and real values of the houses are included here as they concern this report. It is impossible to determine the actual amount of destruction or the cost of repair, but it, at least, indicates the number and types of buildings affected and the value of the housing property.

DESTRUCTIVE INFLUENCE ON BUILDINGS AND HOMES (City Assessors' Report by Wards)

Wards	No. of homes	No. of business houses	No. of manufacturing plants	No. of exempt properties	Assessed value of homes	Real value of homes
1	255	12	2	1	\$ 298,055	\$ 496,760
2	295	72	5	6	471,355	785,590
3	369	339	3	19	799,955	1,333,260
4	386	25	3	14	564,030	940,050
5	824	99	12	13	1,555,480	2,592,465
6	861	32	10	12	1,453,513	2,422,525
7	657	67	2	12	1,004,970	1,674,950
8	91	18	6	186,970	311,615
9	182	31	3	1	233,760	389,600
10	244	12	1	8	394,000	656,665
11	524	28	3	9	703,890	1,173,150
12	316	12	1	6	435,770	726,285
13	718	22	1	4	1,380,345	2,300,575
14	Not in flood area			
15	Not in flood area			
16	11				10,920	18,200

COMPULSORY SHIFTING OF DENSITY OF POPULATION WITHIN CITY

The following statistics represent the adult population (that is, taxable persons over 21 years of age) according to ward surveys, and form a basis for comparison of density of population by wards for 1935, 1936, and 1937:

Wards	1935	Flood-1936	1937
1	1,147	1,180	1,220
2	808	634	723
3	1,236	1,174	1,080
4	933	891	894
5	1,875	1,908	1,863
6	2,565	2,573	2,533
7	2,978	3,008	3,037
8	2,280	2,288	2,363
9	1,292	1,203	1,327
10	1,984	2,044	2,037
11	1,112	1,108	1,111
12	1,377	1,440	1,633
13	2,043	2,092	2,150
14	1,560	1,595	1,619
15	996	1,005	1,025
16	657	667	681

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Wards 3, 5, and 6, and 10 (in flood area) show a total decrease in number of taxable adults of 186 between 1936 and 1937. Since these wards are the ones most severely affected by the flood, it is possible to believe that this loss in population was due to the flood, especially in the light of the fact that there was a total increase of 786 taxable adults in all the wards. It should also be noted that ward No. 2, which shared with the wards previously mentioned the full brunt of the flood waters, shows an increase of 79 taxable adults in 1937. This may indicate that some of the shift in population from wards 3 and 5 was made to ward 2 as a result of the flood, and so may reveal some doubling up, of which there is absolutely no other evidence. On the other hand, this condition may simply suggest that the flood had no effect on the movements of population in the wards above mentioned.

TENDENCY TOWARD OVERCROWDING OR THE DEVELOPMENT OF MULTIPLE FAMILY LIFE AS A NATURAL EFFORT TOWARD READJUSTMENT

Through a survey of social agencies, this problem has been determined to be merely temporary. Immediately after the flood, in meeting the crisis, there was a doubling up of families during the brief emergency. As soon as this was passed and rehabilitation started, people, on the whole, moved back immediately into their own homes and living quarters.

EFFECTS OF THE FLOOD AS AN AGGRAVATING CAUSE TO AN ALREADY EXISTING UNEMPLOYMENT SITUATION

Information through the office of the Federal Emergency Relief Administration shows a drop in relief rolls immediately following the flood—followed by a renewed increase in relief rolls within a short time.* This indicates that the artificial stimulus to employment was an added aggravation to the already existing unemployment situation which followed the economic depression. Immediately following the flood, when the water receded, there was a great demand for labor to clean up both residential and public buildings. This required a great deal of privately employed labor in addition to the 1,000 WPA men who worked efficiently in clearing the debris from the city streets, and the CCC boys who did a splendid job in aiding the clearing up, and patrolling the flooded area. All workers available worked steadily together, greatly boosting the general morale which had been lowered to rock bottom by the depression. Due to the concentrated effort, the store windows were soon as good as new, flaunting Easter lilies and spring 1936 styles. Soon, too, the spirit of encouragement and raised morale departed from the ones who had been temporarily employed in renewing the bloom of spring on Williamsport's countenance, and the army of unemployed returned again to the relief rolls.

*Exact figures not available, but permission granted to quote.

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EFFECT ON POPULATION CAUSING LOSS OR GAIN

City Assessor's Survey of Taxable Adults

1935	24,843
1936	24,510
1937	25,296

No appreciable change in the population statistics can be attributed to the flood. The small difference is due, undoubtedly, to industrial change, the influx of new industries and the Soil Conservation Bureau.

ANY EVIDENCE OF INCREASED RENTS REGARDLESS OF TRUE PROPERTY VALUE OR LOCATION

Toward the close of the summer following the flood, there was evidence, through records in the Federal Emergency Relief office, of an increase in rents in homes of low income groups.* The claim made by some of the cases on direct relief was that the landlord had increased rents because of the flood.

It is hard to determine whether this increase in rents was due to any advantage being taken of the flood situation or not, as the majority of rented, low income group homes are owned and rented by private individuals rather than by agencies. However, this would not seem probable, as no evidence of shortage of houses was shown by families doubling up to meet such a situation.

According to real estate agencies, the scale of rents dropped 50% between 1927 and 1932. They had started on an upward trend at the close of 1934 and the increase in 1936 seems more likely to have been a natural step in the rise to the present 15-20% increase over 1932, rather than an attempted advantage taken due to flood conditions.

RESULTING EFFECTS UPON LOW INCOME GROUPS AND FAMILY HOUSING AND LIVING STANDARDS

The rehabilitation program following the flood in no sense changed or raised the pre-flood standard of the homes of the low income group. It was merely an attempt to restore to a livable condition, and to the previous standard of living conditions. It was merely an effort to replace losses so that life might go on at its normal level. The concensus of opinion is that the housing situation of the low income groups is approximately the same as before the flood of 1936.

EVIDENCE OF INCREASE OR EXPANSION OF SLUM AREAS

There has been no evidence of an increase or expansion of slum areas as an aftermath of the flood, with the exception of the change already noted in regard to the section known as the "Patch"—above Maynard Street on the river front. The Red Cross built houses (duplicates of "Patch" houses) for two families, over on the Montgomery Pike. Since then, other "Patch" families have moved to the pike and built the same type of shacks, with inadequate housing, in a new situation—so that while their removal from the "Patch" has meant a contraction in one area, it has, in a sense, meant an expansion of slum areas in another.

*Numerical statistics not available, but permission given by Miss Schuyler, of SERB, to quote general statement.

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SECTION 2

FLOOD CONTROL

Williamsport has suffered large property damage and a small loss of life as the result of disastrous floods during the past 49 years. The flood of 1889 was believed to be an all time high. This was followed in 1894 by a serious flood, but the crest did not reach the height of the 1889 flood. The flood of March, 1936, exceeded the flood of 1889 by approximately two feet, spreading over a much greater area than any previous flood. Following the '89 and '94 floods, there was agitation for the construction of dikes or levees along the Susquehanna River and Lycoming Creek at Williamsport, but nothing ever came of it, and as year followed year without a recurrence, the community was lulled into a sense of security—unwarranted, as was shown in March, 1936.

Immediately following this history making flood, a meeting was called of representatives from the 26 counties in the Susquehanna Drainage Area who had just suffered property damage to the amount of \$50,000,000.

Out of this meeting came the organization of the "Flood Control Council of the Susquehanna Drainage Area." This is a non-political, citizens' organization, its objective being to keep the question of flood control an active issue in every county in the Susquehanna Drainage Area until an approved plan for flood control is prepared by the corps of engineers of the United States Army, or by the hydraulic engineers of the Pennsylvania Department of Forests and Waters, or a coordinated plan of both. When a perfect plan is found, this committee proposes to work with the various governmental units to secure the funds to carry on the construction work found necessary to provide flood control on the head waters, and flood protection with respect to building dikes for the local protection of areas. The conclusion has been reached that if progress is going to be made, all the counties in the Susquehanna Drainage Area must unite with one another, first to get the right program and then to carry it out. It is recognized that it may take years to accomplish this, but if it is done at all, it will only come about as a result of the maintained interest of the people in the area, and an insistence on their part that government officials and law makers shall function in making plans and provide appropriations all along the line—federal, state and local—as required for a fair distribution of costs.

As a matter of fact, the corps of engineers of the United States Army have completed plans for the protection of Williamsport by the building of dykes. However, it is believed that before an effort is made to execute these plans, it is better to make a further study to determine definitely what can be done on the headwaters and tributaries to lessen the crest at this point, on the theory that "where a flood has run, a flood shall run."



Part IV

EMPLOYMENT AND UNEMPLOYMENT

SECTION I

EMPLOYMENT AND UNEMPLOYMENT

The subject of employment and unemployment is most important in any housing survey. If a definite housing project were undertaken, interested agencies, organizations and individuals would need to have some knowledge of employment conditions and employment possibilities over a long term period in order to determine the location, size, cost, etc., of any houses contemplated.

To obtain the material for this report, employers, employees, relief, WPA, city, state and federal officials, and labor leaders were interviewed. It must be understood throughout this report that any opinions submitted, or conclusions drawn, represent those of the persons interviewed.

In many cases, where statistics were requested, they were either unobtainable, or were, at best, estimates made by persons in authority.

Understand that figures submitted are only estimates—checked in so far as possible.

KIND AND NATURE OF INDUSTRIES ACTIVELY EMPLOYING WORKERS

There are in Williamsport approximately 105 industrial establishments employing between 9,500 and 10,000 persons. Their principal products may be classified roughly, as follows: Valves, hydrants, wire rope, steel, leather, silk, rayon, furniture, boilers, heaters, clothing, crepe-paper, and food products.¹

In addition to these industries, there are approximately 703 stores, employing about 2,900 persons²; and approximately 66 insurance offices, 34 law offices, 77 medical offices, 8 banks, and 54 restaurants, all actively employing one or more workers or assistants in the lower income groups.

At present, the United States Government, as represented by the WPA and allied agencies, is probably the largest single employer of labor. According to the government census of January, 1938, there were approximately 1,510 persons employed by WPA, NYA, CCC, etc., in Williamsport.³

RELATION OF TOTAL EMPLOYMENT POSSIBILITIES TO TOTAL NUMBER OF EMPLOYABLE PERSONS

The estimated total population of Williamsport in 1937 was 48,359 persons.⁴ By taking an average of 3.77 persons per family, and 1.41 employables per family,⁵ we arrive at a figure of approximately 18,120 employable persons in Williamsport.

¹See list of Williamsport industries submitted by the Community Trade Association, Appendix.

²Boyd's, Williamsport City Directory, 1937, Vol. LX, p. 12, R. L. Polk & Co., Inc.

³Actual government figure was 1,090 persons. According to their estimates, that figure represented about 72% of the total.

⁴Boyd's, Op. cit., p. 12.

⁵U. S. Government Standards.

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After checking with the State Employment Bureau, the relief and WPA offices, and a cross section of industrial employers, one may estimate the following placement of employable persons, as of January, 1938:

9,750 employed in industries
2,900 employed in retail establishments
239 employed in banks, offices, etc.
1,510 employed in WPA ¹
3,765 unemployed and wanting employment. ¹
<hr/>
18,164

As nearly as could be estimated, industrial plants were running at around 65% capacity in January, 1938. If the above figures are accepted as approximately correct, we arrive at an industrial employment capacity of around 15,000 persons, which means that the industries alone, were they running at capacity, could absorb the 1,510 persons on WPA roles, and the 3,765 persons on relief.

GENERAL WAGE SCALES AND SALARIES

Almost every individual interviewed, as well as every class of individuals, had opinions differing from those of every other individual or class. The two most widely divergent opinions were, of course, those of the employers and those of the labor leaders. The average employer feels that Williamsport workers, as a whole, receive entirely adequate wages; and that if their wages are lower than wages in larger cities, they receive extra benefits which more than compensate them.

It is undoubtedly a fact that a close relationship exists between the small town employer and employee—particularly in home-owned industries. Most employers know a large majority of their employees by name, and probably something about their families. There is scarcely an employee of any standing who cannot, in case of illness or trouble, receive aid from his employer. If an employee is moving, the chances are that the company truck and fellow workers will do the job for him; or if there is a death in the family, company cars are available from those of the president on down.

Labor leaders, on the other hand, contend that Williamsport wage standards are far below those in other cities. They feel that Williamsport workers are entirely too apathetic in their acceptance of them. They ridicule the idea that employers have the welfare of their employees at heart, and feel that once business begins to pick up, they have a fertile field in which to work.

The high and low figures of the weekly wage scales submitted herewith are actual figures obtained from employers. The labor leader would have us believe that the low figures are the more nearly prevalent, while the average employer leans towards a figure well above the mean. The mean figures are estimates made after checking with the State Employment Bureau, relief investigators and employees themselves.

¹U. S. Government Census, January, 1938.

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The following are the figures thus obtained:

WEEKLY WAGE SCALES				
	Classification	Low	Mean	High
Female clerical		\$ 6.50	\$12.50—15.00	\$35.00
Female factory	Learners	4.00—5.00	8.00—10.00	12.00
	Semi-skilled	10.50	14.00	16.00
	Skilled	15.00	18.00	28.00
Male factory	Learners	13.00	18.00	22.80
	Semi-skilled	18.80	22.50	30.00
	Skilled	29.60	33.00	52.80
Building and Construction	Unskilled		18.00	
	Skilled		35.00	
Stenographic		12.00	15.00	50.00
Domestic (not including room and board)		0.00	3.50— 5.00	25.00
W. P. A.	Unskilled		14.30	
	Semi-skilled		16.50	
	Skilled		17.82—18.75	
	Professional		21.25	

LABOR ORGANIZATION INFLUENCES

The Boyd City Directory of 1929 made the following statement:

“Williamsport has had no strikes or labor trouble worthy of that name during the entire period of its existence, which proves that the men and women who are employed in its many diversified industries are of the contented and better classes. Statistics will show that the average employee in Williamsport owns his own home, and his own automobile, and that he is satisfied that he is living in one of the finest cities in the country.”¹

This statement is no longer accurate, although Williamsport has had comparatively little labor trouble as compared with other cities. The first strike started in 1935, when A. F. of L. leaders attempted to organize one of the silk mills. At that time the leaders and a few of the chief trouble makers were arrested, convicted, fined, and the leaders left town.

In 1937, the C. I. O. attempted to gain a foot-hold in Williamsport but they succeeded in organizing only one plant. Strikes were started in a number of other plants, but in all except the one plant already mentioned, the C. I. O. was defeated, and in most cases independent unions were organized peacefully within the plants.

At present, labor organizations seem to worry the employers very little. Every employer interviewed, in an organized plant, stated that the organization of his employees had made no preceptible difference in his plant or in the conduct of his business. The C. I. O. enforces seniority in the laying off of men, but aside from that, there are apparently no changes.

Whether or not these organizations will continue to cause so little concern remains to be seen. At present, when business is generally bad, and employees are unable to count on holding their jobs, much less pay dues to organizations, the organizations are in a very quiescent state. Most employers seem to feel that their labor troubles are over for some years to come, inasmuch as outside

¹Boyd's Williamsport City Directory, 1929, Vol. LIII, p. 11, W. H. Boyd Co., Inc.

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organizations failed so dismally in their first efforts to become established. But labor leaders seem to feel confident that as business conditions improve, Williamsport workers can be "educated" to organize more strongly.

PERSONNEL POLICIES

The impression gained from interviews with employers is that they are sincerely interested in the welfare of their employees and make every effort to give jobs to those whose need seems greatest. A number of employers will not give learners' jobs to heads of families because their learners' wages are not high enough to support whole families, and when they employ a worker they feel a definite responsibility toward his family. Employers showed no preference for employing women or men in jobs where either could do the work, and none admitted to any age, religious or social prejudices in selecting their employees.

In general, employers lay off married women, single girls, single men and married men in that order, when lay-offs become necessary; but all stated that they try to investigate conditions first and do not bind themselves to any hard and fast rules.

There is one definite feeling, however, which seems to be growing, against employing so called "chronic relievers or WPA'ers." Several employers stated flatly that they will not employ any person who has been on relief or WPA rolls several different times. Such employees, they feel, are in general so inefficient that before they can reach more than the learners' class, they are back in the relief offices complaining about the employer and the treatment which they have received.

MULTIPLE EMPLOYMENT WITHIN FAMILY GROUPS

In any small town, there is probably extensive multiple employment within family groups, and there is certainly a great deal of it in Williamsport. Every employer interviewed stated that he had two or more members of several different families on his payroll. Some employers have as many as three generations and seven members of the same family working for them.

The reason for this condition is, of course, that once an employee has established his ability, he feels perfectly free to tell his employer of a son or a daughter, a brother or a sister, who needs a job; and the employer, knowing the ability, character, and caliber of his employee, is apt to want more like him and will give the relative a chance when a vacancy occurs. Some plants, too, allow their employees to select their own applicants and, in such cases, relatives or immediate friends of the employees get the jobs.

This wide existence of multiple employment within family groups may well be one of the reasons why Williamsport workers, as a whole, are so satisfied with conditions and so apathetic toward labor organizations. Certainly, where several members of the same family are drawing wages—small though they may be—from the same company, the total family income is entirely adequate, and the family is loyal to the company and has its interests at heart.

EMPLOYMENT AND UNEMPLOYMENT TRENDS SINCE 1929

The depression was not badly felt in Williamsport until the fall of 1932, when the United States Rubber Company closed its plant here. In 1933, employment hit a low mark for the past decade. During that year a "Committee

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of 100" was formed, which, together with the Chamber of Commerce, started to raise money to bring new industries to Williamsport. In the past five years, these organizations (more lately the Committee of 100 and the Community Trade Association) have brought to Williamsport 14 new industries, employing 2,595 men and women, with a total annual payroll of \$2,119,222.¹

Due to the efforts of these organizations and, more particularly, to the wide diversification of its industries, Williamsport employment and unemployment conditions have not shown great fluctuation in the past five years, in spite of the depression. At the time of this writing, the Community Trade Association is bringing out a booklet in which it is estimated that local employment is only 6.6 per cent less than it was a year ago. This is the smallest decline of any section of the state, other sections running from 13 per cent to 35 per cent less. Present payrolls, moreover, are estimated at only 15.5 per cent below those of last year, as compared with other cities' estimates of from 22.8 per cent to 40 per cent less.¹ Williamsport, throughout the depression, has ranked lowest in the state for unemployment.

The chart, on page 52, shows comparative industrial employment, WPA employment, and relief grants in Williamsport for the period from 1929 to 1937, inclusive. The industrial employment figures were obtained from Boyd's Williamsport City Directories for the years in question; the relief and WPA figures from the Department of Welfare office in Harrisburg.

SECTION 2

EFFECTS OF OUTLYING AND RURAL POPULATIONS

This question, dealing with rural buying in the larger community centers, seems a difficult one for the merchants to answer. The majority of them ask how they are expected to tell a farmer and a townsman apart. Practically the only cases of rural buying that come before the merchants are buying on time. Very few, if any, charge accounts are opened by the farmers or rural people—the largest percentage of them paying cash, making it impossible to determine the volume of rural business.

Of course, due to poor wages, unemployment, and the general recession, buying has dropped off noticeably all over the rural sections as well as in urban communities. Radios, refrigerators, cars, etc., are being made to last one, possibly two more years, with the hope that business conditions will improve. All the money that can possibly be saved at the present time must go for the necessities, not the luxuries. Crops must be planted, seed bought, food for the cattle must be purchased, as well as all the equipment necessary to meet the requirements of the state. As far as commodity prices go, normally they fluctuate in accord with economic conditions, and to a certain degree that is true in the present situation; but because of legislation and fixed taxation, commodity prices have not decreased as the merchants wish. Commodity

¹The Community Trade Association booklet is on the press at this time.

Year	Estimated Employed in Industries	Estimated Yearly Total Payrolls	Payroll Average Per Person	WPA Average Case Load Per Year	WPA Total Expenditures	WPA Average Grant	Direct Relief Average Case Load Per Year	Total Relief Grants
1929	11,240	\$11,000,000	\$ 978					
1930	12,049	11,500,500	954					
1931	9,428	12,246,619	1,298					
1932	9,428	12,246,619	1,298				1,974*	\$ 40,823*
1933	6,179	5,097,675	825				2,527	357,694
1934	8,329	6,663,200	900				2,332	830,557
1935	8,839	7,650,000	866	827*	\$ 148,980*	\$180*	2,007	1,064,689
1936	9,416	8,154,256	866	1,810	1,303,068	719	743	239,716
1937	10,328	9,553,400	925	1,238	891,618	720	708	263,084

*Three months.

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prices have risen against the wishes and control of the merchants because of legislation which has increased the cost of operation as well as of merchandising and manufacturing.

The question of rural or urban employment in the majority of places seems to depend almost entirely on the individual and his willingness and ability to do the job. The wage scale in all cases would remain the same when the person gave satisfaction. With improved roads, it is much easier to obtain rural labor now, and more rural labor is being used than ever before. Also, they are in a better position to accept a job at smaller wages than an urban dweller because their living expenses are lower. Usually the farm is being worked and truck gardens planted, bringing in a small income not possible to a worker living in town. Taxes are lower, and running expenses of the home are not comparable.

The rural man has practically become a commuter to the nearest town. Good roads, moving picture theaters, radios, and places of amusement are making the rural and urban men practically the same in their tastes and desires. The general store, although still in existence, is being used less and less. When a farmer wants to make a purchase, he goes to the nearest community where he will be sure of a selection. As a rule he will not buy if his income is not sufficient to cover the needs of his farm.

In manufacturing, the subject of employment remains the same. Whether a man is rural or urban makes no difference to the manufacturer. The man must have the ability to do the job, or he will be replaced by one who has, regardless of where he lives. Quite a number of persons from the rural sections come in by bus, or pay part of the expenses on some car coming into the city every day to the factories. Quite often they return at night to work the farm until dark.

The point of view of the rural people, as seen by Miss Gebhart, extension worker from the Agricultural Extension Department of Pennsylvania State College, seems quite different. During the last six years buying has greatly decreased in the rural sections. It has been affected by low wages, no employment at all, taxation, etc. It is marked by the lack of such luxuries as telephones. The rural people will go without almost anything but the second hand Ford that gets them in and out of town. Williamsport, being a rural center, is more affected than most sections.

Wages paid for rural labor in industry, housework, etc., remain on the same scale as for urban labor. However, the employment of urban labor by the farmer during harvesting has become almost an impossibility in the past two years, due to the fact that WPA wages and relief checks are much too high for the farmer to compete.

Such a situation as outlined above adds to the unemployment of city dwellers and, at the same time, prohibits them from getting proper wages for farm work as compared to standard wages for farmers working in city factories. Substandard wages on the farm for city workers, and standard wages for farmers working in the city and displacing city workers, are not healthy.

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HOUSING

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SECTION 1

THE DEVELOPMENT OF THE SEWAGE SYSTEM OF WILLIAMSPORT

As told by Mr. Lyons Mussina, Chief Engineer

As Williamsport grew from an outpost to a village, to a borough and to a city, the territory embraced within its limits was drained in a manner according to the custom of the times, not according to any general plan.

In the early 1880's, the city of Williamsport developed and adopted a plan for the collection of sewage within its limits, conveying it to the waters of the West Branch of the Susquehanna River. This plan provided mainly for trunk lines.

In 1921, the City Engineering Department developed a comprehensive sanitary sewer plan which provided for sewers, both main lines and laterals, everywhere in the city; and at the same time, consideration was given to the extension of this system into territory circumjacent to the city. In 1923, the Grampian and Vallamont areas were annexed and the plan was developed for them. In these areas, particularly in the former one, extensive sewer construction was undertaken as no sewers were in existence. In the Vallamont area many sewers had been laid by the Vallamont Land Company. These have been added to, so that today it is covered almost entirely.

The plans referred to above have been adopted by City Council and have been approved by the Sanitary Water Board.

In the early sewer construction period, many sewers were used for combined storm and sanitary drainage purposes. About twenty years ago, at the request of the Sanitary Water Board, these two types of use were separated and, as a result, the city adopted a comprehensive plan for storm sewer development and drainage. This plan has been followed diligently and much of the area is now equipped with storm sewers.

Prior to all paving, this matter is attended to and laterals run to the curb for future connection to abutting property, both for storm water and for sanitary sewer purposes.

Sewers are constructed in accordance with the following procedure: An ordinance is passed by City Council authorizing the work and awarding the contract therefor to the lowest responsible bidder according to specifications and plans adopted therefor, after bids have been advertised for and received. The sewer is built under the supervision and inspection of the city engineer and paid for by the city. After completion and acceptance by the city, the Court of Lycoming County, upon petition by the city, appoints three viewers who levy assessments, according to benefits, upon abutting property owners. This is a long procedure, requiring a hearing, possibly rehearings, and action and approval of the court. These assessments are then returned to the city treasurer, who mails the bills. Under this system, only about forty per cent of total cost is assessed and collected by the city.

In recent years, with federal aid, sewer costs are somewhat different. The city has been furnishing the materials, tools and trucks, and the federal

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government the labor. The materials are purchased upon yearly contracts. Here a flat fee is collected by the city (\$30.00) for each connection made, when it is made. This seems to be much more satisfactory.

The sanitary, or plumbing, code of the city provides that whenever sewers are available, abutting developed property must connect to them. About eighty-seven per cent of the city is now covered by sanitary sewers. It is only along the fringe of the city limits that sewers are not available, and there cesspools and septic tanks are used. These give general, satisfactory service since our subsoil is chiefly sand and gravel. In a few instances in those sections there remain a few outside toilets, some of them flush, but mainly vaults. However, since all sanitation is under the close supervision and inspection of an active City Health Department, these places operate only upon permit and must be kept as sanitary as possible.

The last few years have witnessed a large sewer construction project in the east and northeast sections of the city, known as Grampian, Lloyds Addition and "Swamppoodle." There, McClures Run was practically an open sewer and, under various WPA projects, the run was sewered for storm water purposes, and all sanitary connections were eliminated and placed in new sanitary sewers built under these same projects.

The plumbing code also provides that all new homes be connected to sewers where available, and that old ones likewise be connected. Due to economic conditions, some homes along the line of sewers constructed in recent years are not now connected, and the health authorities have been loathe to force connection. However, they will enforce this feature at an early date.

The ordinances which have been passed are good ones. Through the state and city health departments they are being enforced. This is shown by the lack of diseases in our city which develop from unsanitary conditions.

SECTION 2

TAX LEGISLATION IN RELATION TO BUILDING AND PROPERTY

1. Facts of tax legislation on property in Williamsport and Lycoming County:

A. Kinds of tax laid on property:

Property holders in Williamsport pay five (5) kinds of property tax:

1. School tax
2. City tax
3. Library tax
4. Poor tax

These are city taxes based on an assessed value determined by a city assessor, which assessed value is supposed to be what the property would bring at a fair public sale.

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5. County tax

These are county taxes based, as city taxes, on an assessed value of the property, determined by a county assessor. Assessments for county tax purposes are considerably lower in Williamsport than for city taxes.

B. Comparative scale of property taxation, 1929-1938:

1. 1929—The total assessed valuation of property in Williamsport was \$38,204,105. There was no library tax. City tax was $15\frac{1}{2}$ mills. County and poor taxes approximately 12 to 13 mills.
2. 1934—Total property valuation was \$39,000,000. City tax was reduced to 14 mills, school tax increased to 18 mills, library tax of $.0\frac{1}{2}$ mills was laid. (No facts for county taxes).
3. 1935—Total property valuation reduced to \$29,000,000. All taxes remain fixed except school tax which increased to 20 mills.
4. 1937—Property valuation totaled \$29,406,080. City tax was reduced to 13 mills, library tax fixed at $.0\frac{1}{2}$ mills, school tax increased to 22 mills, county and poor taxes comparatively unchanged at $8\frac{1}{2}$ and 6 mills respectively. (It is expected that county tax for 1938 will be reduced to 7 mills).

Thus, in 10 years (1929-1938), property valuation has been reduced by \$10,000,000. City tax has fallen from $15\frac{1}{2}$ to 13 mills, county taxes have varied from about 12 mills to $14\frac{1}{2}$ mills, school tax has steadily increased from 17 mills to 22 mills.

C. Conclusions as to tax on property:

All persons interviewed seemed to feel that both assessments and tax rates on property were fair on the whole. School tax was the only one which many feel is too high—unnecessarily high. The city assessor claims that property taxes in Williamsport (a third class city) compare favorably with other third class cities in Pennsylvania. He cited the fact that, in 1929, the per capita tax here for city purposes was \$10.66. He could not give the figures for more recent years.

2. Property rentals in Williamsport:

A. In relation to taxation:

Again taking the years 1929-1938, according to the real estate department of the West Branch Bank and Trust Company, rents have fallen approximately 25% while taxes have risen approximately 10-15%. Rents should be raised but banks feel that tenants are not able to pay an increase, and so they are carrying property at less than a normal rent return.

B. Rental values in Williamsport:

1. How determined:

Rentals, of course, are determined by the amount of money invested in property on which the owner wishes to figure a return; on taxes, on location, on character of property itself.

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2. Rents in Williamsport—1937:

- a. \$10.00-\$12.00 a month—Houses or parts of houses in very poor neighborhoods, alleys or back streets. Very poor sanitary conditions—no inside toilets, no bath, no hot running water—not kept in repair. Usually occupied only by impoverished families.
- b. \$15.00-\$17.00 a month—Very poor neighborhoods. Many on streets near river in southeastern part of city—near Pennsylvania Railroad tracks where negroes live. First Street—slightly better houses, hot running water and inside toilet, still no bath. Again housing indigent families.
- c. \$20.00 a month—Better neighborhoods, much better kept property, complete bathrooms, inside heat and conveniences. Plain but much better families—working people, more stable.
- d. \$25.00-\$40.00 a month—Houses in this price range are scarcest and most in demand of any in Williamsport. These are comparatively small, well kept houses or apartments, fully equipped with all conveniences. If houses, usually they have a small amount of ground, usually well kept. These houses are greatly in demand by young couples with small families, by the so-called “white collar” workers, by many who have been forced to reduce their living expenses from the 1929 level.
- e. \$40.00-\$75.00 a month—The best apartments come in this price range. Houses are attractive and comfortably large—in restricted residential sections.
- f. \$75.00-\$125.00 a month—Highest rentals for houses in most restricted and most attractive residential sections, very scarce and difficult to rent; and in the last year or two, more in demand by new families who have come to Williamsport in executive positions with new industries.

3. General conclusions:

In general, rents, though comparatively high in Williamsport, have not increased in proportion to taxation. Dwellings which rent for \$15.00 or less represent a slum condition, not conducive to health or good citizenship, and Williamsport would be much improved by demolishing them almost 100%. While houses around \$40.00 a month are more in demand than any others, and at times there seems a scarcity of houses in this bracket especially, there seems to be a question as to whether a building program is as much needed as an improvement program. This applies especially to lower priced property.

SECTION 3

EFFECTS OF RENT ALLOWANCES IN THE
BUDGETS OF FEDERAL AND STATE
RECIPIENTS

The 1930 census shows the following:

Population of County	93,421
Population of Williamsport	45,729
Population of S. Williamsport	6,058
Total	51,787
Population other than Williamsport	41,634
Number of families in county	23,971
Number of families in Williamsport	11,853

The latest census figures (1936) were not available but the Mail Carrier's Vacancy Survey, completed on May 1, 1938, shows that there are 11,922 dwellings and 2,709 apartments in the city. Of all types of habitations only 2.59% were vacant.

The comparison between the 1930 census figure of 11,853 families and the vacancy census figure of 14,631 available dwellings is deceiving at first glance. First, the population, and therefore the number of families, has increased considerably in the past eight years. Secondly, new families have been formed considerably faster than families have been broken up by death and other circumstances. Thirdly, it is definitely known to social workers that numbers of families have doubled up, and that of these a goodly number would have individual dwellings were they available in the lower rent brackets. Fourthly, numbers of young couples (potential families) are living in rented rooms which are not counted as apartments in the Mail Carriers' Vacancy Survey.

Figures obtained from the Sun-Gazette office which, while not so official in the strict sense of the word as the U. S. Census figures, are certainly indicative of the situation. The figures are as follows for 1938:

*14,300 families in greater** Williamsport.
11,767 dwellings in greater Williamsport.

These figures more fully illustrate the points brought out above concerning the comparison of the 1930 census figure of families and the 1938 mail carriers' census of dwellings.

A comparison of the Sun-Gazette 1938 figure of 14,300 families and the Mail Carriers' Vacancy census figure of 14,631 dwellings shows too close a margin between the number of families and the number of dwellings.

It has been estimated that \$21,230 per month is paid in rent by various welfare agencies, as follows:

WPA pays per month in Williamsport for rent	\$16,000
DPA pays per month in Williamsport for rent	4,500
Other welfare agencies pay per month in Williamsport for rent	730
Total	\$21,230

*Sun-Gazette Publishing Co., W. Fourth St., Williamsport, Pa.

**Williamsport, South Williamsport, and Duboisstown.

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The following chart shows the rent allowances of the various agencies:

Family Size	Total Monthly Grant			Rent Allowance			Rent in % of Grant		
	WPA	DPA	MAF	WPA	DPA	MAF	WPA	DPA	MAF
1.	\$57.20	\$18.25	\$18.25		\$4.35	\$4.35		23.8	23.8
2.	57.20	31.50	31.50		6.55	6.55		20.8	20.8
3.	57.20	40.85	40.85		7.60	7.60		18.6	18.6
4.	57.20	47.80	47.80		7.60	7.60		15.8	15.8
5.	57.20	55.00	55.00		7.60	7.60		13.8	13.8
6.	57.20	60.85	60.85		7.60	7.60		12.5	12.5
7.	57.20	66.95	66.95		7.60	7.60		11.4	11.4
8.	57.20	72.80	72.80		7.60	7.60		10.43	10.43
9.	57.20	78.90	78.90		7.60	7.60		9.63	9.63
10.	57.20	82.55	82.55		7.60	7.60		9.2	9.2

As the amount given on the above chart for WPA is a wage and not a grant, it does not vary in size according to the size of the family as does the Public Assistance grant. For this same reason, there is no rent allowance shown. There is, however, a ruling in effect at the present time (August, 1938) that makes it possible for the Public Assistance Department to supplement a WPA wage when the family budget exceeds the wage paid. Therefore, the rent allowances would in all probability be comparatively the same when the WPA wage plus the DPA supplementation and the Public Assistance grant are on a comparable level.

Two realtors, who were representative of the group which includes the lower rent groups in their lists, expressed the following opinions. One denied that landlords were making concessions to relief and WPA families, while the other realtor said that they were making concessions to this group because of bad business conditions. Both declared that rent allowances in relief and WPA budgets are nowhere near adequate.

One realtor felt that there was some effort on the part of tenants on relief and WPA to pay part of their rent each month, while the other felt that only 10% of the cases make an attempt to pay part of their rent.

On the other hand, a member of the Public Assistance staff expressed the opinion that this class of tenant made a real effort to pay their rent or as much of it as they could. This opinion was concurred in by a worker of a private agency who felt that many of this class tenant use clothing and other allowances to supplement their rent allowance. Both seemed of the opinion that rent and food came first in importance with this type of tenant. It was also pointed out that if people were not paying their rent there would be more evictions than there are.*

All agreed that realtors do try to steer tenants into surroundings most adapted to their condition, race, or color, but the social agencies feel that people generally do this for themselves.

Both realtors declared that they avoid renting to relief and WPA tenants whenever possible and one declared that they would not rent to relief cases but

*For number of evictions for past year, see part 5, section 4, last paragraph.

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would, if pressed, rent to WPA tenants. The general feeling is that WPA tenants are a bit more responsible than relief clients, but both are poor risks. In the case of very cheap houses, a lease is always signed, but never for more than a month ahead.

It is understood, not from the realtors, that at the present time landlords are demanding that they be shown rent receipts before they will rent to WPA or relief clients. There has been a great deal of movement among relief and WPA families during the past few years.

Refer to the appendix for charts and maps which give a picture of the location, density and rent scale of WPA and relief tenants.

SECTION 4

COMMUNITY RENTING PROBLEMS

A careful investigation of community renting problems seems to show that landlords invariably try to help their tenants stay in their houses. If the families are in unavoidable difficulties, the landlord is lenient; if they are shiftless and irresponsible, he is firm and threatening, but seldom is there an eviction.

A certain realtor, who has more to do with this low-income bracket than anyone in the city, said, for instance, that his agency had one case of an eviction in the last year. No exceptions are made to Italian or Negro families.

No trouble is ever encountered over dogs or children except in buildings of over four apartments.

Rent is paid mostly by the people themselves.

The relief clients have been a constant source of trouble from the beginning. The last thing they pay is their rent, and consequently they are always behind. If the landlord finally puts them out, another house is always found for them before their eviction.

As a summary, it may be said that, due to the Pennsylvania laws covering eviction, it is never worth the landlord's while to resort to this, especially in view of the unfavorable opinion he would encounter in his community.

The deputy sheriff corroborated the above, stating that he had only handled three evictions in the last year. The people evicted each time were absolutely worthless and shiftless.

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SECTION 5

BUILDING CONDITIONS IN WILLIAMSPORT

1937 and 1938, from Jan. 1 to Aug. 1

Records in the City Engineer's office in City Hall show that the following building permits have been issued:

1 family houses	45	
2 family houses	1	cost—\$5,000.00
Apartment house for 4 families	1	cost—\$4,000.00
Apartment with garage	1	cost—\$2,500.00
		<hr/>
Total	48	

Permits for repairing and remodeling—1,643.

It cannot be determined exactly into what price class the 45 1-family houses fall, because only the total value of all permits issued in a month is given, i. e., 6 1-family houses—cost \$43,600. However, reports from construction companies show the following price groups and locations:

\$20,000	\$12,000	\$7,500	\$5,000	\$4,000
1 Vallamont	4 Vallamont	1 Newberry	1 Dubois-	1 Dubois-
	2 Grampian	1 Lincoln Av.	town	town
		1 Kenmar	1 Kenmar	1 S. Wmspt.
		1 Lyc. Creek	1 S. Wmspt.	
		Rd.		
<hr/>				
1 Total	6 Total	4 Total	3 Total	2 Total

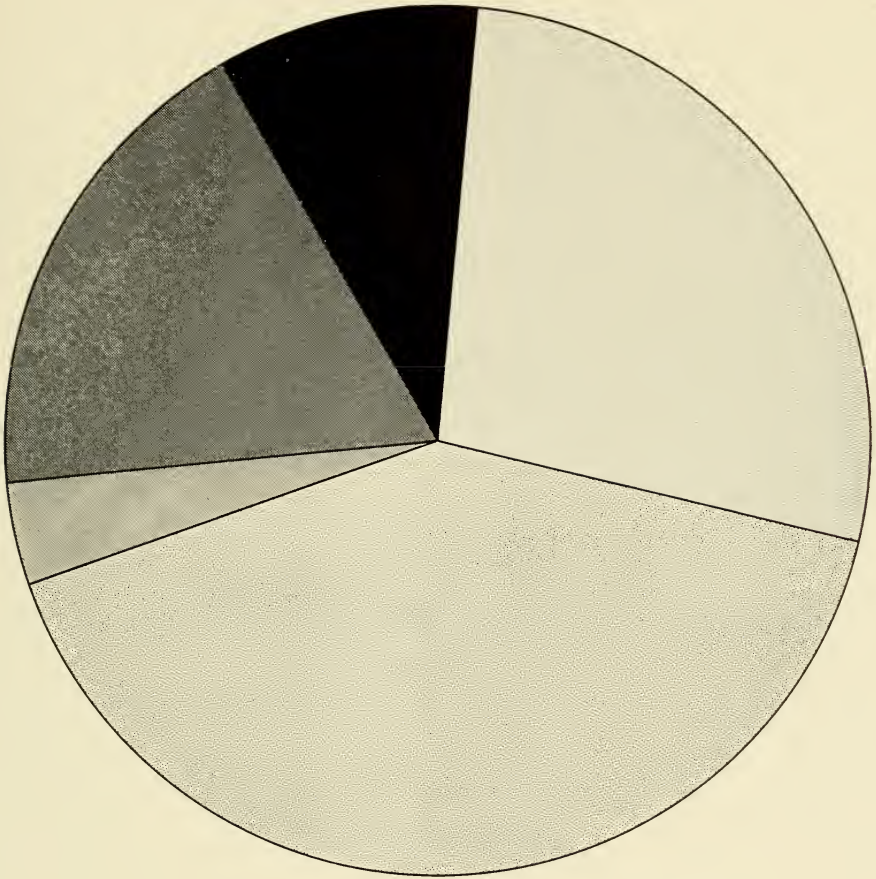
These houses were all built for private owners. Two double houses were built (one in Vallamont and one in East End) where owners rented one side.

The only operative building that has been done in the city—i. e., building not for a specific owner—were the three houses built by Wetzel-Rider on Elmira Street. These were all sold.




Most of the remodeling that has been done was in making houses into apartments. There have been about 25 operations of this kind throughout the city.

Reports from construction companies show that there has been less building in the city in the last two years than in the 1920-1930 period. Williamsport had a building boom in 1924-25 which continued until about 1933. Since then there has been no real pick-up in the building business. One contractor reports that there has been less building in 1938 than in 1937. The repairing and remodeling has been considerably less in cost and less in number of operations than in the 1920-33 period.

One source of information reports that the decrease in construction, repairing and remodeling, is partly due to a fight between two large construction companies to control building in the city. This has forced most of the independent contractors into bankruptcy or near bankruptcy. Also, a large number of skilled laborers and mechanics have gone on WPA jobs, and are not looking for work as they once were. This has cut down the amount of repairing and remodeling.



Entire circle represents 44 buildings or blocks of buildings that have been torn down during the past 10 years, and the following list shows what has been done with the property thus made available :

- | | |
|--|--|
|  Parking lots— |  Used car lots— |
|  Vacant lots— |  New buildings— |
|  Gasoline stations— | |

(Information source—Frank W. Henninger, Director of Public Safety.)



Part VI

SOCIAL SERVICE BUREAU AND HOUSING

SOCIAL SERVICE BUREAU AND HOUSING

"A society that is dedicated to the welfare of the family has a necessary and vital interest in the homes of families."—Lawson Purdy.

In describing the relationship of the Social Service Bureau, a private family agency, to the housing situation in Williamsport, it seemed this could best be done in two ways: First, by giving a few actual stories; second, by tabulating the result of a study made of fifty houses in which families helped by the Department of Public Assistance, the State Chest Clinic, American Red Cross Nursing Service, the Crippled Children's Society or the Social Service Bureau, were living.

The first group of these houses was occupied by families in which there was one employable member. The employable member in one family was receiving Department of Public Assistance aid; the other two were on Works Progress Administration.

Mr. A, the father of a family of nine, was unemployed. The family was receiving Department of Public Assistance aid and the monthly rent allowance was \$7.50. They were living in a \$15 a month house. Because they owed rent they were to be evicted. Mr. A made every effort to find a house, and the Department of Public Assistance worker joined in the search. Together they called on twelve landlords, offering one month's rent in advance, but were refused because the family was receiving Public Assistance. Finally Mr. A found a six-room house, in the flood area, which had not been repaired, although the downstairs had been well filled with water. Because of this, the agent, not knowing that Mr. A was on Department of Public Assistance, was willing to rent to him for \$8 a month but Mr. A must make necessary repairs. The family was eager to take this house. It was adequate in size and the rent could be managed from their DPA allowance. They could not move in, however, because a great deal of plaster had fallen down. The public agency called our office, explained the difficulty, and pointed out that unless a plan could be worked out, they felt the family would have to be scattered. They could give cash for one month's rent in advance but could not, under their ruling, furnish material for repairs.

Our agency accepted the referral. Mr. A and our worker talked the situation over. With the help of relatives, about twelve hundred square feet of plaster was torn down and removed, and the family moved in. Our agency supplied one half ton of plaster and a ton of sand. Mr. A and a brother did the work. Before the job was finished, Mr. A secured employment and was able to buy the rest of the needed material as well as the wallpaper which he later hung. The result of this plan was that the family had a better house than they had lived in for years, at a rental they could afford. At a recent visit the worker was impressed by the pride the whole family had in their accomplishment. Because of the effort they had put into the work, they had a sense of responsibility toward keeping the house in good condition.

Mrs. B came to us in March. Her husband was on WPA with little better than laborer's pay. However, because of a transfer, he had received only a

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little over \$20 in his first pay of the month. They were desperately in need of food for their five children, from 12 to 1 year of age. Mr. B had been on work relief four years. They owe rent where they are and have been notified to move, but though they have looked, they have not been able to find a house which they can rent.

The last day of the month Mrs. B came in again. They had moved the day before to a six-room house which had long been unoccupied and was in terrible condition. The landlord did not want to rent it but finally gave it to them for \$6—it originally rented for \$12 a month—but they would have to make all the repairs as well as furnish the needed materials. Because a great many windows had to be replaced, they spent more than \$6 for material and Mr. B did the work. While the house was empty, a great deal of damage had been done. All light fixtures had been removed, bathroom fixtures had been taken away and broken ones were put in their place but they remained unconnected. Water pipes had frozen and one whole window frame had been removed. In spite of such discouragement and because of their desperation in being unable to find another house, the family moved in. They felt, not knowing the cost of repairs, that with a \$6 rent they could pay on an average of \$6 a month for material and Mr. B could repair the house. However, they did not realize how much the expenses would be. None of the bathroom fixtures could be used, the waste pipe from the toilet is open and, of course, unsealed. The waste is poured down this, and sometimes water is carried upstairs and poured down to flush the pipes. All of the water pipes leak; the cellar is so damp the family can not use it; the roof leaks. As the result of the unsanitary and damp condition, (the family has occupied the house only five months), they have had more sickness among the children than ever before. They have become so discouraged, as a result of the money they have put into the house for repairs and the amount that they have yet to do, that they have decided to move if they can find a house.

Mrs. G is separated from her husband. She is the only member of the family employable and has seven children, age 17 to 5 years. When our agency first knew the family, they were living in a condemned house of four rooms for which they paid \$8 a month rent. The house was not habitable, nor was it worth repairing. It was dark, poorly ventilated. The cellar was not only damp but had pools of water in it because of a leak in the water pipe. The water bill for one quarter was \$20, even though Mrs. G shut the water off each night at the curb. In the two-year period that the family lived there, they had a great deal of illness, and the eleven-year-old daughter was in the hospital as a result of rheumatic fever. During all this time the family received public assistance. They tried to find another house at the rent they could pay on the \$7.50 a month the public agency allowed for this purpose. This they found to be impossible. Because of the expense for illness and the fact that our agency could accomplish nothing while the family lived in such a place, it was decided that the family must move and our office would supplement the difference between the Public Assistance rent allowance of \$7.50 a month and the actual rent. It was impossible to find an available house that was habitable for less than \$18 a month. The family continued to pay \$8 from Mrs. G's WPA wage. The family receives

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Department of Public Assistance supplementation to bring the wage to the department's standard for a family of eight, and the Social Service Bureau is giving \$10 toward the rent. During the ten months that this plan has been in force, the health of the children has improved, behavior difficulties have been corrected, and the family is much more adequate as a group.

In another group, the agency is helping with rent in order that the families can maintain proper housing standards, the health of the children be conserved, and long time dependency corrected. The father is not in the home in either instance, nor is there any employable person in the family. Both families are receiving general assistance from the Department of Public Assistance whose budget for each group allows \$7.50 a month for rent.

Mrs. S was divorced from her husband ten years ago. At that time she placed her six children in an orphanage, secured work and later attempted to re-establish her home. Her oldest girl became such a problem that she was placed in Sleighton Farms. The oldest boy is also a disciplinary problem. Another girl was placed from the orphanage to a foster home where she remained. Mrs. S has, therefore, four children with her. Mrs. S had to give up employment because of her physical condition, and has been so distressed because of deprivation caused by living so long on the inadequate relief allowance that she has threatened to return her children to the orphanage. Since she really does not want to do this, our agency agreed to help. We found the family often very hungry because they were paying \$15 a month rent when the public agency allows them \$7.50. Their home was very crowded and in a bad state of repair. After a great deal of difficulty, a better house at the same rent was found, and we supplemented the Department of Public Assistance rent in order that they might have better living conditions, and so that more money would be released for food.

Mrs. N separated from her husband because of abuse and non-support. With her are her five boys, now age 10 to 4 years, several of them showing pre-delinquency tendencies. The family were living in a small \$12 a month house, in a crowded section where there was no place for the children to play except in a dirty alley. They ran away from home and school. Mrs. N worked on WPA, and the children were getting more out of hand, so much so that Mrs. N felt they must be put in an institution. On account of the children, the WPA work was given up and the Social Service Bureau helped the family secure a more sanitary and adequate house, with a good yard, in a better locality. Mrs. N received only \$7.50 a month for rent from relief, and until January, 1938, the Welfare Office paid the difference, but since that date our agency has given this supplementation.

In order to secure accurate information regarding houses in which families with low incomes were living, volunteers called in the homes and filled out questionnaires for fifty families who were renting, and known to both public and private agencies.

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The following chart groups the houses according to monthly rent, number of rooms and number of persons occupying them:*

Houses	Monthly Rent	No. Rooms	No. Persons Per House
1	\$19.00	6	9
1	18.00	2	4
1	16.00	6	9
8	15.00	5-7	4-14
2	14.00	6-8	5
1	13.00	4	7
2	12.50	6	8
9	12.00	4-8	5-8
3	11.00	5-6	4-8
14	10.00	4-7	1-10
3	9.00	4-5	3-8
2	8.00	4-5	7-8
2	6.00	4-5	2-10
1	4.00	2	1
50	\$4 to \$19	262	327

The families occupying the houses were 44 white (two of these foreign born) and 6 colored. All of the houses except two were in the district affected by the flood. There were only two houses in which the standard of two persons to a room was violated. In one 5-room house renting at \$15, there were 15 persons—this house, however, was in good repair and had a bath room with tub and modern toilet. A 4-room house renting at \$6.00 was occupied by 10 persons—there was no bath and the toilet, spring seat type in good condition, was located in the back yard.

The three houses renting for over \$15 were in good repair. In the \$15 bracket, there were only three in good repair—the rest were fair except one in which no repair work had been done since the flood. In the \$15 to \$10 group, they were considered in a fair state of repair except one house, at \$12, which had been condemned, and 2 others which were bad. In the \$10 group, only 2 were in good repair, 3 fair, 9 bad, and 3 of these so bad that it was thought they really should be condemned. Regarding the state of repairs in the 50 houses, it was thought that 13 were good, 19 fair and 18 bad.

The ventilation in 27 was good, in 14 fair, and in 9 it was bad. There was electricity in 36 but three tenants were not using it; 14 houses were not wired. The houses renting at \$13 and above were wired. Only two of the houses had furnaces, the others being dependent on stoves, and there was only an average of 1½ stoves to the 48 families.

In only 14 of the houses were there bath tubs, two of them being disconnected, and one shared by another family. Thirty-six had no bath tubs, not even the

*Statistics compiled from questionnaire adopted from rental service card used by Charity Organization Society of New York City.

house renting at \$19. Only eight houses had hot water. In none of the houses was the work facilitated by a stationary laundry tub.

There were 19 spring seat toilets and 31 pull chain or lever type. Thirty-three toilets were inside the house, 17 located outside. In 25 cases the inside toilets were on the second floor, one of these being in a good sized room in which a baby slept. Six toilets were located off the kitchen, two in the cellar. In the majority of cases the spring seat toilets were on the back porch. However, a good proportion were in the back yard. In only 20 houses were the toilets in good condition; 14 were considered fair, and 16 bad. In all cases where the toilets were in bad condition, they would not flush and the landlords, according to the tenants, would not make repairs.

In only 10 of the houses could one consider there was adequate closet space—that is, 1 to each bedroom. Twenty-two houses had some and were, therefore, classified as fair. Eighteen had no closet space at all.

Since, in a group of low rental houses, it was found that 18 were in great need of repair, that there were 30 toilets rated only as fair, and 16 regularly out of repair, one might say that 50% of the low rental houses in Williamsport are sub-standard.

SOURCES OF INFORMATION

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March, 1936—Quarterly Bulletin N. Y. State Conference on Social Work.

“Houses and the People Who Live in Them.”

Report of Board and Staff Committee of the Family Society of Philadelphia.

Published by—Family Welfare Association of America.

“Catching up With Housing”—Carrol Aronovici and Elizabeth Almont.

Published by—Beneficial Management Corporation. 1936. 15 Washington St., Newark, N. J.

CONCLUSIONS

The Social Service Bureau feels that the foregoing report clearly demonstrates the deficiency in the housing facilities of the city of Williamsport, both from the point of view of the present population and of future growth. The Social Service Bureau does not feel that it is the Bureau's function, in presenting this report, to make an extended analysis of the problem demonstrated by the report. It does feel, however, that the survey discloses a situation that should be studied further by some competent governmental or private group or organization for the purpose of developing, if possible, a practical plan to rectify the conditions as shown in the report, and the Bureau earnestly hopes that some such group or organization will do so. It is with this thought in mind that the report is herewith published and made available to any person or organization desiring to study or use it.



APPENDIX

WILLIAMSPORT INDUSTRIES

<i>Name and Address</i>	<i>Character of Products</i>
Armour Leather Company, 500 Arch Street	Tannery, Sole Leather, Belting Specialties
Aviation Mfg. Corp. (Lyc. Division), 652 Oliver Street	Aircraft Engines, Controllable Propellers
Bethlehem Steel Company (Williamsport Division), 174 Campbell Street	Wire Rope
Buckeye Food Products Company, 65 Eldred Street	Pretzels, Potato Chips
Capital Bakers, Inc., 535 Arch Street	Bakers: Bread, Rolls, Pies, Cakes
Carey-McFall Company, Montoursville, Pa.	Window Shades, Rollers, Venetial Blinds, Roller Awnings
Castner, L. M., Inc., 335 Rose Street	Frames, Pictures, Mirrors, Fitted or Empty
Cement Products Company, Montoursville Road	Cement, Cast Stone, Blocks
Clarkson Chemical Company, Inc., 213 Main Street, S. W.	Manufacturing Chemists: Liquid Soaps, Disinfectants, Insecticides, Cleaners and Seals
Chesterfield Furniture Shops, Inc., 1200 West Third Street	Upholstered Furniture and Frames
Clearfield Mills, Inc., 1308 Memorial Avenue	Men's and Boys' Shorts and Sport Shirts
Craft Upholstery Shop, Inc., 487 Pine Street	Upholstered Furniture, Living Room Suites
The Cromar Company, Foot Susquehanna Street	Finished Oak Flooring, Waxes, Cleaners, Penetrating Finish
Crooks, W. D. & Sons, Foot Park Street	Doors, Veneered and Solid Panel
Culler Furniture Company, Foot Susquehanna Street	Chairs, Breakfast Sets
Darling Valve & Mfg. Company, Foot Walnut Street	Gate Valves, Fire Hydrants, Bronze, Iron, Cast Steel
Dayton, J. E., Company 346 West Fourth Street	Shoe Manufacturer: Men's and Boys' Work Shoes
Delvan Block Company, East Southern Avenue, S. W.	Cement, Cinder and Concrete Building Blocks
Demarest Silk Company, 600 Railway Street	Broad Silk Goods of Rayon Yarns
Eureka Paper Box Company, Howard Avenue and E. Canal Street	Paper Boxes and Cut Outs (Folding)
Everhart, A. C., Planing Mill, 210-226 Locust Street	Planing Mill Work—Exterior and Interior
Finkele & Vogel, 605 Washington Boulevard	Cigars
Flock Brewing Company, 601-625 Franklin Street	Beer and Ale—Flock's Pale and Wood-mellow
Foucart, J. E., Saw Works, 50 Locust Street	Saws and Cutting Knives
Franklin Hosiery Mills, Park Avenue and Rose Street	Hosiery, Ladies' Full Fashioned Silk; Trade Name, "Spuntex Knitting Mills"
Globe Paint Works, 202-208 Market Street	Paints, Enamels, Stains, Varnishes—Industrial and Consumer Uses
Good's City Mills, Inc., 2117 Webb Street	Grist Mill: Flour, Feed and Mash

WILLIAMSPORT INDUSTRIES—Continued

<i>Name and Address</i>	<i>Character of Products</i>
Green, W. S., Company, 1306 Memorial Avenue	Children's Shoe Mfg.
Grit Publishing Company, 208 West Third Street	Printers, Publishers and Engravers
Holmes Silk Company, The 2001 Memorial Avenue	Broad Silks and Rayon
Hermance Machine Company, 178 Campbell Street	Woodworking Machinery
Herz & Kory, 1201 West Third Street	Children's and Junior's Handbags
Hilsher Paper Box Company, 1560 Memorial Avenue	Paper Boxes, Printed and Plain-Folding
Keefer, Brua C., Mfg. Company, Rural Avenue and Walnut Street	Musical Instruments, Band and Orchestra
Keeler, E., Company, 238 West Street	Steam Boilers, Stacks, Grates, Plate, Metal and Sheet Iron Work
Keystone Friction Hinge Company, 1626-40 Riverside Drive, S. W.	Metal Stampings, Furniture Hardware
Keystone Furniture Company, 1700 Junction Street, S. W.	Bedroom Suites, Cedar Lined Wardrobes
Keystone Glue Company, Head Trenton Avenue	Glues, Grease, Fertilizer
Keystone Pattern Works, 1320 West Central Avenue, S. W.	Patterns for Metal Castings, Brass, Aluminum and Iron
Kochs Brewery, 535 Main Street, S. W.	Beer and Beverage
Krouse Leather Products Company, 516 Fifth Avenue	Leather Cut Stock Products, Straps
Loyalsock Mills, R. D. No. 3, Montoursville, Pa.	Grist Mill: Flour, Buckwheat, Cornmeal
Lubri-Kup Company, Inc., 208 Rose Street	Lubricating Metal Cups and Rings
Lucille Footwear Company, 1306 Memorial Avenue	Slippers and Sandals; 'Trade Mark, "Solemates"
Lundy Lumber Company, 1896 West Fourth Street	Planing Mill: Doors, Locks and Mill Trimmings
Lycoming Dairy Farms, Inc., 1301 High Street	Dairy and Milk Products: Butter, Milk and Cheese
Lycoming Manufacturing Company, 652 Oliver Street	Gas, Automotive and Marine Engines, Gener- ator Plants, Machined Parts
Lycoming Mattress Works, 725 Hancock Street	Mattresses
Lycoming Mills, R. D. No. 2	Grist Mill: Flour, Feed and Grain Products
Lycoming Paper Box Company, 115 Seminary Street	Paper Boxes (Set Up)
Lycoming Silica Sand Company, Montoursville, Pa.	Silica Sand for Foundry, Plaster, Gravel Ma- sonry
McCormick, J. H. & Co., Inc., Foot Susquehanna Street	Emergency Electric Light Plants, Air Condi- tioners, Gas Boilers, Humidifiers
Miller, Fred R., Blank Book Company, 405 Court Street	Printing and Binding, Office and Bank Supplies
Mountain Textile Company, 200 East Street	Fabric, Ribbons, Belting
National Dyeing & Printing Company, 1300 East Jefferson Street	Dyeing and Printing (Silk and Artificial Silk)

WILLIAMSPORT INDUSTRIES—Continued

<i>Name and Address</i>	<i>Character of Products</i>
Neff, J. A., 145 Susquehanna Street	Sweeping Compounds and Soaps
Norlund, O. A., Company, 1718 East Third Street	Metal Stamp Work, Gaffs, Ice Creepers, etc.
Park Hosiery, Dyeing & Finishing Co., 1307 Park Avenue	Ladies' Hosiery
Penn Garment Company, State and Church Streets	Men's Uniforms, Caps, Shirts and Blouses
Peters, John, 1320 East Third Street	Meat Products, Ice
Penn Street Planing Mill Company, Inc., Foot Penn Street	Mill Cabinet Work, Hotel and Store Fixtures
Plankenhorn, F. E., Braid Works, 230 State Street	Braid Manufacturers
Producers Dairy Company, 125 East Willow Street	Dairy and Milk Products, Ice Cream
Pulizzi, Nunzio, 138 East Fourth Street	Orthopedic Apparatus, Surgical Instruments
Purdy, C. T. & Son, 352 Bayard Street, S. W.	Paint Manufacturers
Radiant Steel Products Company, Foot Walnut Street	Radiator Shields, Air Conditioning Cabinets, Grilles, Boiler Jackets
R & G Knitting Mills, Inc., 1005 West Third Street	Ladies' Underwear
R & G Spring Works 50 Locust Street	Automobile Springs
Reed, C. A., Company 99 Chestnut Street	Crepe Paper, Crepe Paper Products, Napkins, Favors, Novelties
Reynolds Iron Works, 165 Susquehanna Street	Fire Escapes, Stairs, Steel Fabrications
Rishel, J. K., Furniture Company, 1201 West Third Street	Furniture: Office, Bedroom and Dining Room
Robbins Door & Sash Company, Montoursville Road	Doors and Sash
Rundio, N. L., Foot Maynard Street	Foundry, Gray Iron Castings
Smith-Levin-Harris, Inc., 1307 Park Avenue	Shirts, Pajamas
Smith Printing Company, The East Third and Basin Streets	Lithographers and Printers, Bank and Office Supplies
Spencer Heater (Div. Iyc. Mfg. Co.) Foot Park Street	Automatic Magazine Feed Heaters for Steam Vapor, Hot Water and Warm Air Furnaces, Steel Oil Boilers, Steel Stoker Boilers, Heavy Duty Tank Heaters, Rotary Ash Re- ceivers
Stewart Artificial Ice Company, The 739 First Street	Ice, Cold Storage, Distributor of Beer
Stroehmann Bros. Company, 353 Washington Boulevard	Bakers: Pies, Cakes, Bread
Sun-Gazette Company, 252 West Fourth Street	Printing and Publishing
Susquehanna Supply Company, 735 Erie Avenue	Building Supplies
Sweet Steel Company, 100 Sweet Street	Light Rails and Accessories, Angles and Mer- chant Bars, Steel Posts, Concrete Reinforce- ment Bars, and Engineering Service

WILLIAMSPORT INDUSTRIES—Continued

<i>Name and Address</i>	<i>Character of Products</i>
Swift & Company, 536 Lycoming Street	Wholesale Meats
Thomas, D. N., Sand & Gravel Company, Foot Maynard Street	Sand and Gravel
Trojan Composition Corporation, Foot Susquehanna Street	Oil Well Packing and Valve Cups
Vallamont Planing Mill Company, 417 West Third Street	Mill Trim, Doors, Sash Trim, Paint, Roofing, Wall Board, Building Timber and Finished Timber
Wakenhut Ice Cream Company, 901 Memorial Avenue	Ice Cream
Warshow, H. & Sons, Inc., 315 Broad Street, Montoursville, Pa.	Broad Silks
West Branch Lime Company, 2601 Montoursville Road	Limes
West Branch Sand & Gravel Company, Foot Maynard Street	Sand and Gravel
Whistle Bottling Company, 302 Grove Street	Carbonated Beverages
Williamsport Brass Foundry, 124 West Street	Foundry Castings, Iron, Brass, Bronze, Alumi- num
Williamsport Candy Mfg. Company, 459 State Street	Jelly Drops
Williamsport Coca-Cola Bottling Works, Inc., 200 East Church Street	Bottlers
Williamsport Die & Machine Company, 618 Day Street	Cutting Dies, Knife Edge for Cutting Leather, Paper, Rubber, Etc.; Metal Stamping Dies for Blanking and Forming Metal Parts, General Machine and Tool Work, Leather Specialties
Williamsport Furniture Company, 501 West Third Street	Bedroom Furniture
Williamsport Milk Products Co., Inc., 216-218 Market Street, S. W.	Milk Products, Ice Cream
Williamsport Mirror & Glass Company, 315 Railway Street	Mirrors, Builders of Glass of all Kinds, Metal Store Front Construction
Williamsport Narrow Fabric Company, 406 Bridge Street	Braids, Bias Bindings, Lingerie Tape
Williamsport Paper Box Company, Inc., Foot Center Street	Paper Boxes (Set Up), Folding, Printing
Williamsport Planing Mill Company, 801 First Street	Trim, Doors, Sash, Interior Woodwork
Williamsport Printing & Binding Co., 430 Hepburn Street	Printers, Book Binders, Advertising Forms
Williamsport Textile Corp., 1627 Memorial Avenue	Broad Silks, Celanese
Winchester Optical Company, 35 West Third Street	Optical Goods
Wolff, Gunther, Inc., 645 Rose Street	Dyeing and Finishing Hosiery, Etc.

HOME OCCUPANCY STUDY OF 332 WPA FAMILIES

RENTALS PAID

Type of Dwelling Occupied	No. of Families	Under \$5.00	\$5 to \$10	\$11 to \$15	\$16 to \$20	\$21 to \$25	\$26 to \$30	Over \$30
Rented Houses	200	3	55	90	38	10	2	2
Rented Houses of Relatives	23	4	4	9	4	1	0	1
Rented Flats or Apartments	6	0	2	1	2	1	0	0
Rented Rooms	18	4	3	8	2	1	0	0
Boarders	28	0	5	2	3	2	5	11
Owned Homes	57							
TOTALS	332	11	69	110	49	15	7	14

A home occupancy study of 332 WPA families was made in order to determine how WPA families were living, and what type of dwelling in terms of ownership or tenancy they were occupying. This chart is a graphic report of this study and shows that only 57, or 17% of the 332 families studied, owned their own homes. The findings indicated that but few of these 57 properties were owned free of mortgages or other incumbrances. Two hundred families, or 60% of the 332 studied, rented the houses in which they lived. Of these 200, 148 (or 74%) were paying rentals of \$15 or less per month.

MONTHLY RENT PAID

A chart showing the monthly rent paid by 529 families of various sizes with one member working on WPA

Size of Family	\$1.00	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 to \$12.99	\$13.00 to \$13.99	\$14.00 to \$14.99	\$15.00 to \$15.99	\$16.00 to \$16.99	\$17.00 to \$17.99	\$18.00 to \$18.99	\$19.00 to \$19.99	\$20.00 to \$20.99	\$21.00 to \$21.99	\$22.00 to \$22.99	\$23.00 to \$23.99	\$24.00 to \$24.99	\$25.00 to \$25.99	\$26.00 to \$26.99	\$27.00 to \$27.99	\$28.00 to \$28.99	\$29.00 to 29.99	\$30.00 to \$30.99	\$35.00 to \$35.99	\$36.00 to \$36.99	Totals			
2			1			1		3		5	5	14	1	16	9	20	3	7	10	11	3	9	3	9		2				2				1		1		136		
3						1		3		2	2	4	2	24	13	16	6	1	20	10	2	4	2	5	1	3	3	2	1	2		2		2		2	1	1	1	135
4								1		3	1	6	2	13	4	21	4	4	13	5	4	3		7	4	4	1	2	2						1				105	
5											1	3		13	1	7	4	3	10	2	2	4		5	1	1			1	1			1		2				62	
6												3	3	8	2	5	4	3	6	4	2	1	1	2	2	1										1			48	
7														9	2	4	1	1	3	1	2	1		1															25	
8														4	1	2	1		1		1	1												1				12		
9													1	2		1																							4	
10																											1												1	
13															1																								1	
Totals			1			2		7		10	9	30	9	89	33	76	23	19	63	33	16	23	6	29	8	12	4	4	4	5		3		7	2	2		Grand Total 529		

Source: WPA—Williamsport, Pa., 1937

INSTRUCTIONS FOR READING CHART

The figures inserted in the columns at the top of the chart indicate the actual amount of rent paid by the number of families inserted in the same columns in the body of the chart. The figures in the left hand column indicate the number of persons in each one of the families surveyed. The columns at the right hand side of the chart and across the bottom of the chart are the totals. The column on the right checked against the column on the left indicates the number of families with 2 in the family group, with 3 in the family group, with 9 in the family group, etc. The totals at the bottom of the chart indicate the number of families found in any one rent bracket.

As an example for reading the chart, we find in the first square under \$20 to \$20.99 the

figure 9. Following the column horizontally to the left, we find in the extreme column on the left the figure 2. The interpretation of these figures is: 9 families, each with 2 members, are actually paying \$20 to \$20.99 rent per month from their WPA wage. Following the figure 9 straight down the column in which it appears, to the square at the bottom of the page, we find the figure 29. The interpretation is: Of 529 families surveyed, 29 paid actual rentals of from \$20 to \$20.99 per month.

This survey, taken from 529 Needs Questionnaires from the WPA files in Williamsport, revealed the fact that approximately 500 of these families were receiving laborers' wages of \$57.20 per month with no other known income.

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The Junior League of Williamsport wishes to express its gratitude to:

Mr. Jamar F. Fryer, Assistant Supervisor of Employment, District No. 8 of the Works Progress Administration, who outlined and directed this study.

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Also to its sponsor, the Social Service Bureau.

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